



New Castle County, Delaware

One Year Action Plan July 1, 2014-June 30, 2015

The CPMP Annual Action Plan includes the [SF 424](#) and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. The Executive Summary narratives are optional.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

Purpose of Annual Plan

New Castle County has prepared the Annual Action Plan as required under 24 CFR 91.220. The Annual Action Plan identifies the activities to be funded with the County's Community Development Block Grant (CDBG) funds, Home Investment Partnerships (HOME) funds, and Emergency Solutions Grant Program (ESG) funds that it will receive during the program year, which runs from July 1, 2014 through June 30, 2015.

Citizen Participation and Agency Consultation

New Castle County encourages citizen participation in Annual Action Plan development. In addition to newspaper notices in the state-wide News Journal and the Spanish language monthly publication, Hoy en Delaware, Annual Action Plan public meeting notices, held twice yearly, were posted at County libraries and emailed to approximately 400 housing and community development stakeholders. The public meeting notices are also posted on the Division of Community Development and Housing's website. Target dates for the Consolidated Plan funding process were provided to attendees at the fall public hearing and proposal kickoff held on November 15, 2013. Key dates for the upcoming One Year Action Plan are as follows:

April 11, 2014	Draft Action Plan available for Public Comment
April 22, 2014	New Castle County Council consideration of Action Plan
May 6, 2014	Spring Public Hearing on Action Plan, 9:00 a.m.
May 12, 2014	Close of Public Comment for Action Plan
May 15, 2014	Action Plan submitted to HUD
July 1, 2014	Program Fiscal Year Begins

Two public hearings were held on November 15, 2013 and May 6, 2014. In addition, the 2014-2015 Annual Action Plan was placed on public display for 30 days beginning April 11, 2014 and ending May 12, 2014.

Priorities

The mission of the Community Services Department, Community Department and Housing Division, is to manage and administer housing and community development programs for New Castle County residents. New Castle County is committed to allocating funds that serve the needs of low to moderate income residents. Households with incomes less than 50% of the

area median income are of particular concern. In addition, the County has also identified special needs individuals as among those who face the greatest daily challenges and struggles and who should receive high priority in the expenditure of federal funds, including at-risk children and youth, low income families, homeless and persons threatened with homelessness, the elderly, and persons with disabilities. County homeowners threatened with mortgage foreclosure are also of concern. The following needs identified in the 5-Year Consolidated Plan 2010-2015 address these priorities:

- Affordable, accessible housing
- Investment in community development activities that strengthen lower income neighborhoods
- Investment in organizations that serve lower income populations
- Supportive services to maintain independence
- Mitigation for homeowners threatened with foreclosure

The County, by focusing on these needs, seeks to address community concerns such as:

- The need for additional affordable and accessible housing to address the growing gap between housing costs and household income, which leads to rising rates of overcrowding and overpayment for the County's lowest income residents
- Programs that improve public services, particularly in low income areas
- A network of shelter, housing, and support services to prevent homelessness, move the homeless to permanent supportive housing and independence, and eliminate chronic homelessness
- Supportive services that increase the availability and access of services and programs to seniors, youth, persons with disabilities, and others with special needs to increase the overall quality of life for low income populations

Proposed Activities to be Funded: July 1, 2014 - June 30, 2015 – CDBG

<i>County CDBG Activities</i>	<i>Description</i>	<i>Funded</i>
Administration and Planning	Administration of programs including supervision and fiscal staff	\$446,208
Architectural Accessibility Program	Grants for handicap-accessible ramps for owner-occupied homes	\$50,000
CDBG Program Delivery	Staffing costs associated with housing rehab loans, DPS & in-house staff delivery	\$969,329
Downpayment & Settlement Loans (DPS)	Second mortgage & Section 8 loans for downpayment & settlement costs	\$300,000
Downpayment & Settlement Loans (DPS)	Section 8 loans for downpayment & settlement costs	\$18,000
Emergency Repair Program	Emergency repair loans (heater, roof, plumbing, electrical, structural) for homeowners	\$300,000
HIP Rehab Loans	Homeowner Incentive Program loans up to \$20,000 in identified neighborhoods	\$230,588
Housing Rehabilitation Loans	Loans, usually deferred at 0%, for code or maintenance-related repairs	\$140,000
Neighborhood Revitalization Cleanups	Neighborhood cleanups: costs for dumpster rental, trash hauling, and landfill fees	\$15,000
Relocation Contingency	Relocation activities resulting from code enforcement or other actions	\$10,000
Senior Minor Home Repair Program	Minor home repair grants for owner-occupied senior (age 62 or older) homes	\$100,000
Total County CDBG		\$2,579,125

Proposed Activities to be Funded: July 1, 2014 – June 30, 2015 – CDBG (Continued)

<i>Subrecipient CDBG Activities</i>	<i>Description</i>	<i>Funded</i>
Arc of Delaware	Housing options for persons with disabilities	\$8,000
Boys & Girls Club of Delaware, Claymont	Summer camp and school year child care	\$8,000
Boys & Girls Club of Delaware, Greater Newark	Summer camp scholarships	\$5,000
Brandywine Community Center	Mental health services for uninsured & underinsured	\$5,000
Catholic Charities-HIV/AIDS	Gap financial assistance for persons with HIV/AIDS: rent, utilities, medical co-pays	\$12,000
Center for Creative Arts	Artwork summer camp scholarships for children	\$5,000
Child Inc.	Sparrow Run Family Resource Center	\$5,000
Community Legal Aid Society	Family medical / legal housing advocacy project	\$5,000
Delaware Adolescent Program Inc.	DAPI Education & Comprehensive Support Services for Pregnant/Parenting Teens	\$5,000
Delaware Alliance for Community Advancement	Financial education programs & free tax and Earned Income Tax Credit Services	\$10,000
Delaware Community Reinvestment Action Council	Fair lending, fair housing advocacy and education & foreclosure prevention	\$5,000
Delaware Helpline	Information and referral for housing and social services via phone and internet	\$5,000
Edgemoor Community Center	19809 Youth Nation Program	\$5,000
Everett Theatre, Inc.	Children's summer theatre workshop & children's summer art camp	\$4,000
Family Help, Inc.	Operational support for Family Help Transitional Housing	\$5,000
Family Promise of Northern NCC	Operational support and client services for the day center program	\$5,000
Goodwill Industries	Employment & Training Empowerment Program	\$12,800
Homeless Planning Council of Delaware	Centralized Intake of Delaware management	\$10,000
Housing Opportunities of Northern Delaware	Mortgage default, fair housing education and counseling	\$15,000
Ingleside Homes, Inc.	Senior HOPE homelessness prevention and diversion	\$5,000
Jewish Family Services	Brandywine Village Network	\$10,000
Lutheran Community Services	Homelessness prevention assistance	\$10,000
Martin Luther King Complaint & Referral Center	Family support services	\$45,000
Ministry of Caring	Childcare program for homeless and working low-income families	\$5,000
Nehemiah Gateway EITC	Earned Income Tax Credit education campaign	\$8,000
Newark Day Nursery	Scholarships for low income families for child care services	\$5,000
Newark Senior Center	Newark Senior Center Transportation	\$5,000
New Castle County Department of Community Services	Freedom Reins Therapeutic Equestrian Lift	\$11,000
New Castle County Department of Community Services	Summer Employment for Disabled Youth	\$12,000
New Castle County Department of Community Services	Summer Recreation Camp Scholarships	\$40,000
New Castle County Police	TAPS (Targeted Analytic Policing System) Route 9 Corridor	\$20,000
Our Daily Bread Dining Room of MOT, Inc.	Our Daily Bread soup kitchen operational support	\$5,000
Police Athletic League of Delaware	Garfield Park & Delaware City locations Pal-Ademics Academic Achievement Program	\$20,000
Police Athletic League of Delaware	Garfield Park Summer Fun-Damentals Class	\$5,000
Richardson Park Community Action Program (CAP)	Homeless Prevention Program	\$10,000
Rosehill Community Center	Teen Society Program	\$5,000
STEHM, Inc.	Martha House I & II-Direct Client Services	\$5,000
TATSAPOD-AACME, Inc.	The Mission House Transitional Shelter for Women operational support	\$5,000
Tech Impact	Tech Impact's IT Works Delaware Technology Workforce Development Program	\$5,000
United Cerebral Palsy Camp Manito	Camp Manito summer camp program for children with disabilities	\$10,000
United Cerebral Palsy Camp Manito	Pool Filter Replacement	\$8,000

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West End Neighborhood House	Education & Employment Program	\$5,000
Total Subrecipient CDBG		\$393,800

Proposed Activities to be Funded: July 1, 2014 – June 30, 2015 – CDBG (Continued)

City of Newark CDBG Activities	Description	Funded
Home Improvement Loans	Housing rehab loans for homeowners with flexible terms	\$81,108
Homeward Bound Operating	Operating assistance for Newark's emergency/ transitional shelter	\$5,000
Newark Day Nursery	Day care tuition assistance on a sliding scale to low and moderate income children	\$25,000
Newark Dept. of Public Works-ADA Curb Ramps	Installation of curb ramps & upgrades of existing ones to meet current ADA standards	\$30,000
Newark Energy Watch	Energy audits and follow up energy conservation home modifications	\$5,000
Façade Improvement Program	Zero interest , monthly payback or deferred loans for façade repairs, improvements and rehabilitation for properties in the boundaries of the Downtown Newark Partnership	\$2,000
Parks & Recreation Fee Assistance Program	Funds to support the Recreation Fee Assistance Program	\$1,000
Newark Planning Dept. Program Administration	Funds to administer Newark's Community Development Block Grant Program	\$32,533
Newark Senior Center Tilting Skillet	Food service equipment for the Meals on Wheels program operating from the Newark Senior Center	\$14,000
Newark Housing Authority	Newark Housing Authority Housing Unit Improvements	\$15,000
Parks Department Youth Beautification Corps	Youth employment program for Newark teens in parks operations	\$6,500
Senior Home Repair Program	Free minor home repairs to income eligible seniors who are homeowners in Newark	\$25,000
Program Delivery	Staffing costs associated with rehab programs	\$18,967
Homebuyer Incentive Program	Direct homeownership assistance for qualified buyers	\$10,000
Total City of Newark CDBG		\$271,108
GRAND TOTAL CDBG		\$3,244,033

Proposed Activities to be Funded: July 1, 2014 – June 30, 2015 – HOME

HOME Activities	Description	Funded
Administration and Planning	Staff costs (fiscal, supervisory) to administer HOME activities	\$78,820
Carleton Preservation Associates, LLC.	Carleton Court Apartment renovations and construction of a new community room	\$200,000
Challenge Program, Inc.	Efficient Modular Housing-Construction and Job Training Program	\$175,000
Family Help, Inc.	Family Help Bedroom Project	\$50,000
Habitat for Humanity of New Castle County	Neighborhood Revitalization Initiative East Lake Street Extension	\$200,000
Homes for Life	Partnership with the ARC of Delaware to provide group home accessibility upgrades for person with disabilities	\$100,000
Housing Rehabilitation Loans Delivery Costs	Staff costs (inspections etc.) associated with County housing rehab loans	\$195,329
Interfaith Community Housing of DE-CHDO	Overview Gardens/Garfield Park Homeownership Revitalization	\$180,000
MBI - M. Brad Ingerman Development Company	Our Lady of Grace construction of 60 units for low-to-moderate income households	\$200,000
Total HOME		\$1,379,149

Proposed Activities to be Funded: July 1, 2014 – June 30, 2015 – ESG

<i>ESG Activities</i>	<i>Description</i>	<i>Funded</i>
Administration	County staff administration of ESG program	\$12,300.00
Homeless Planning Council	Delaware Community Management Information System	\$15,000.00
Homeward Bound, Inc.	Emmaus House Operational Support	\$25,156.33
Ministry of Caring, Inc.	Mary Mother Hope House I, II & III Operational Support	\$25,156.33
Salvation Army	Salvation Army Emergency Housing Residence Operational Support	\$25,156.33
Catholic Charities	Rapid Re-Housing Program	\$16,700.00
Connections Community Support Programs	Rapid Re-Housing Program	\$50,000.00
Family Promise of Northern New Castle County	Rapid Re-Housing Program	\$10,000.00
Total ESG		\$179,469
TOTAL ALL FEDERAL FUNDING SOURCES		\$4,802,651

Non-Federal Funding Sources: July 1, 2014 – June 30, 2015

<i>Non-Federal Funds</i>	<i>Description</i>	<i>Funded</i>
DPS Loans from County Revolving Funds	Second mortgage loans for downpayment and settlement cost	\$126,000
DPS Loans from Associates Bank Revolving Funds	Downpayment and settlement loans	\$25,000
Total All Non-Federal Funding Sources		\$151,000
GRAND TOTAL ALL FUNDING SOURCES		\$4,953,651

Evaluation of Past Performance

New Castle County prepared a Consolidated Annual Performance and Evaluation Report (CAPER) for Federal Fiscal Year 2011, which is the County's Fiscal Year 2012 (July 1, 2012 – June 30, 2013). The CAPER reported New Castle County's FY 2012 accomplishments of the CDBG, HOME, and ESG programs. The following information provides a brief summary of the accomplishments detailed in the FY 2012 CAPER:

Housing Programs

- 93 housing units received needed repairs & rehabilitation through County-operated homeowner rehabilitation loan and grant programs.
- One group home that will provide 4 one-bedroom units for persons with disabilities was assisted during the program year (United Cerebral Palsy's Dartmouth Woods Project).
- Through the Dunleith Homeownership Initiative, three houses were renovated and expected to sell by June, 2014 by sub recipient partner, Interfaith Community Housing of Delaware.
- Habitat for Humanity of New Castle County continued two neighborhood revitalization projects that will each create 5 units for first time homebuyers. During the program year, Habitat acquired land and completed the approval process to begin site work.
- HOME funds assisted Interfaith Community Housing in renovating Manlove Manor Apartments. The project was completed in June 2013 and involved extensive renovations to 40 units of rental housing for low-income elderly and handicapped persons.

- HOME funds assisted in the preservation of affordable housing through the Delaware Valley Development Corporation, Lancaster Court Apartments Project.
- City of Newark housing rehab programs included:
 - Seven (7) owner-occupied rehab loans
 - Five (5) minor home repair loans
 - Two (2) home energy audits
 - Thirty-two (32) energy conservation improvements in public housing units at Independence Circle, George Reed Village
- 76 households were assisted through the Down Payment and Settlement Program (DPS) and the DPS-Section 8 Homeownership Programs offered by the County.
- 69 households were assisted through the Neighborhood Stabilization Vacant Homebuyer Assistance Program (VHAP). New Castle County created this program in 2011 to help potential homebuyers with an area median income between 80-120% purchase a vacant home.

Community Development Programs

- 4,854 persons were assisted through 45 sub-grantees to deliver public services and programs to area youth, disabled and low income populations, including services provided through various summer camps, child care centers, and human and social service agencies.

Homeless Programs

- Seven agencies helped financially fragile tenants and homeowners with homeless prevention and/or rapid re-housing. Catholic Charities, Connections CSP, Eastlawn Area Services, Lutheran Community Services, Family Help, New Area Welfare Committee and the YWCA of Delaware.
- Seven (7) homeless assistance agencies that provide supportive services and emergency shelter or transitional housing were supported through ESG funds, including Connections CSP, Inc., Harriet Tubman Safe House, Homeward Bound, Ministry of Caring, Salvation Army, Sojourner's Place and YWCA Home Life Management.
- HOME funds assisted Family Help, Inc. in the expansion of an existing family transitional homeless shelter from one bedroom units to two bedroom units. During the program year, the project began engineering and design work and is expected to be completed in FY2014.

Economic Development Programs

- 2,147 persons were assisted through various economic development and employment & job training activities offered through the City of Newark's Youth Beautification Corporation, Food Bank of Delaware Training Program, First State Community Loan Fund and Nehemiah Gateway Earned Income Tax Credit Education Program.
- New Castle County continued to operate the Rewire to be Rehired Program which offers independent employment workshops for individuals unemployed and underemployed in the community. Workshops were offered for free at County owned libraries.

General Questions

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*
2. *Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) during the next year and the rationale for assigning the priorities.*
3. *Describe actions that will take place during the next year to address obstacles to meeting underserved needs.*
4. *Identify the federal, state, and local resources expected to be made available to address the needs identified in the plan. Federal resources should include Section 8 funds made available to the jurisdiction, Low-Income Housing Tax Credits, and competitive McKinney-Vento Homeless Assistance Act funds expected to be available to address priority needs and specific objectives identified in the strategic plan.*

Please note: The following discussion concerns the HUD entitlement community New Castle County, Delaware, which excludes the City of Wilmington, which is a separate entitlement community from HUD.

Priority CDBG funding areas in New Castle County include areas where the percentage of low to moderate income (LMI) persons is 45.7% or higher. These areas also include areas of racial and ethnic concentration where the percentage of a specific racial or ethnic group is at least 10 percentage points higher than the County's overall rate. The following narrative describes the characteristics of these areas.

Demographic Profile

The population of the Urban County (New Castle County exclusive of the City of Wilmington) has become increasingly diverse. Since 2000, the White population has decreased slightly while the minority population has increased dramatically. Between 2000 and 2010, the total population of the Urban County grew 9.4%. During this period, the number of White residents decreased 3% from 340,012 to 329,876 persons.

The population trends in the Urban County are in stark contrast to those of neighboring Wilmington. The growth rate of the Urban County during the last two decades was ten times that of the City of Wilmington. Wilmington is a predominately Black City, while the Urban County remains predominately White, despite rapid growth of the non-White population. Lastly, whereas Wilmington experienced a decrease of White residents between 2000 and 2010, the Urban County also had a decrease in White residents, albeit a moderate one.

The following table provides an overview of the trends in population from 2000-2010.

County and City 2000	Total Population	White #	Minority Residents		Hispanic #
			Black #	Asian #	
Urban County*	427,601	340,012	60,348	12,499	19,142
New Castle County	500,625	365,810	101,167	13,115	26,293
City of Wilmington	72,664	25,798	40,819	616	7,151
County and City 2010	Total Population	White	Black	Asian	Hispanic
Urban County*	467,628	329,876	86,659	22,615	38,133
New Castle County	538,479	352,955	127,786	23,300	46,921
City of Wilmington	70,851	23,079	41,127	685	8,788
% Change 2000 to 2010	Total Population	White	Black	Asian	Hispanic
Urban County*	9.4%	-3.0%	43.6%	80.9%	99.2%
New Castle County	7.6%	-3.5%	26.3%	77.7%	78.5%
City of Wilmington	-2.5%	-10.5%	0.8%	11.2%	22.9%

*Excludes the City of Wilmington

Source: U.S. Census Bureau, 2010 Census, Summary File 1

Black residents continue to comprise the majority of the Urban County's non-White population. The Black population increased by 43.6% between 2000 and 2010, from 60,348 to 86,659. In 2010, 18.5% of all Urban County residents were Black.

Since 2000, the Asian/Pacific Islanders and Persons of Some Other Race also have experienced rapid growth. The number of Asian/Pacific Islanders increased by more than 80.9% from 12,499 in 2000 to 22,615 in 2010.

Between 2000 and 2010, the greatest population growth was among persons of Hispanic origin. This segment of the population increased by 99.2% from 19,142 in 2000 to 38,133 in 2010. In 2010, Hispanics accounted for 8.1% of the total population compared to 4.5% in 2000.

Areas of Racial and Ethnic Minority Concentration

HUD defines areas of racial or ethnic minority concentration as geographical areas where the percentage of a specific minority or ethnic group is 10 percentage points higher than in the County overall. In the Urban County, Blacks comprised 18.5% of the population in 2010. Therefore, an area of racial concentration would include any census tract where the percentage of Black residents is 28.5% or higher. There are 17 census tracts in the Urban County that meet this criterion. These include tracts 101.01, 101.4, 107.02, 147.06, 149.03, 149.04, 149.06, 149.07, 149.08, 149.09, 154, 155.02, 156, 160, 163.02, 163.05 and 169.04. These are highlighted in the following chart.

Asians comprised 4.8% of the population in 2010. Therefore, an area of concentration would include any census tracts where the percentage of Asian residents is 14.8% or higher. There were two census tracts in the Urban County that meet this criterion. These include tracts 112.01 and 138.00. These are highlighted in the following chart.

Hispanics comprised 8.2% of the population in 2010. Therefore, an area of ethnic concentration would include any census tract where the percentage of Hispanic residents is 18.2% or higher. There are 11 census tracts in the Urban County that meet this criterion: 122, 123, 124, 125, 129, 132, 136.14, 149.03, 152, 156 and 158.02. These include tracts 112.01 and 138.00. These are highlighted in bold in the following chart.

Two tracts are areas of both racial and ethnic concentration: 149.03 and 156. The following chart list census tract population by Race and Hispanic Origin.

Census Tract Population by Race and Hispanic Origin, 2010

CENSUS TRACT	Total Population	White	Minority Residents		Hispanic
			Black	Asian	
		%	%	%	%
URBAN New Castle County, Delaware	467,628	70.5	18.5	4.8	8.2
101.01	4573	40.8	43.9	5.7	10.6
101.04	3422	58.7	33.1	3.5	9.1
102	1982	75.3	20	1.7	5.3
103	2861	66.5	23.8	5	5.5
104	4490	80.2	10.2	6.4	3.3
105.02	5579	78.8	14.2	4	3.5
107.02	4994	55.4	38.9	1.1	5.1
108	4631	82	10	5	3.7
109	2745	92.8	3.2	2.1	1.6
110	3163	85.6	9.2	3.2	2.7
111	2673	91.1	4.2	3	1.8
112.01	2246	73.5	6	17.7	2.3
112.02	3902	82.5	6.6	8.6	2.1
112.03	4605	69.7	17.3	9.6	3
112.04	3309	83.2	10.4	4.2	1.9
112.05	2024	88.9	4.1	5.7	1.7
112.06	4187	87.9	4.7	5.1	1.4
113	2367	88.5	5.9	4.3	1.1
114	3358	91.1	4.2	3.3	1.8
115	2816	88.7	3.3	5.2	2.7
116	3281	89.1	3.2	5	3.5
117	3974	94.4	1.1	2.8	1.9
118	4177	89	3.7	5	2.7
119	3338	88.3	2.9	5	6.1
120	4419	72.1	13.8	3.1	15.7
121	3152	76.3	12.1	1.6	16
122	4447	71.6	14.4	1	24.3
123	2611	70.5	15.2	3.1	18.8
124	4602	72.6	10	0.9	24.3
125	5410	77.2	8.2	0.9	19.5
126	2776	88.8	3.3	1.7	11.2
127	4421	78.1	11.5	0.6	15.6
129	4720	56.2	22.7	0.8	29.8
130	1823	88	4.3	1.3	8.8
131	2602	80	7.1	1.7	16.4

CENSUS TRACT	Total Population	White	Minority Residents		Hispanic
			Black	Asian	
		%	%	%	%
URBAN New Castle County, Delaware	467,628	70.5	18.5	4.8	8.2
139.01	2833	66.1	19.9	4.8	10.2
139.03	4983	62.6	25.9	6.6	5.4
139.04	7780	55.4	26.2	12.9	6.1
140	5276	61.1	22.3	8.1	13
141	4857	62.9	26.4	1.9	10.3
142	1627	85.9	6.2	4	6
143	7009	86.2	6.4	4.8	4
144.02	3220	76.3	6.2	14.3	4.1
144.03	5237	75.4	9.8	9.1	7
144.04	3473	83	7.1	6.7	3.9
145.01	2113	87.7	4.3	3.3	4.8
145.02	6439	88.8	4	4.1	4.6
147.02	1927	76.6	14.6	3.8	6.5
147.03	4720	69	14.7	3.3	15
147.05	5416	72	16.2	4.1	8.6
147.06	2974	48.3	35.9	5.2	11.3
148.03	3927	79.3	8.5	7.8	4.5
148.05	10215	68.5	18.1	9.6	3.6
148.07	8470	67.7	18.3	8.7	5.6
148.08	6318	60.4	26.9	5.4	8.8
148.09	7684	64.5	26.2	5	4.2
148.1	7061	67.4	23.2	4	5.3
149.03	7133	39.4	41.4	1.3	25.8
149.04	4975	54.4	31.4	8	7.4
149.06	4726	37.5	44.6	7.7	11.6
149.07	4843	46.1	42	2.9	10.7
149.08	2209	28.8	58.5	4	8.8
149.09	6059	39.6	47.2	3.6	13.4
150	5371	61.6	28.2	1.9	12.1
151	3450	75	15.6	0.7	10.8
152	5929	61.7	20.5	1.2	22.8
154	3190	6.9	85.9	0	9.8
155.02	2848	30.7	59.6	0.5	12.2
156	2338	36.9	46.7	0.7	24.4
158.02	2416	70.7	14.8	0.9	30.4

CENSUS TRACT	Total Population	Minority Residents				CENSUS TRACT	Total Population	Minority Residents			
		White	Black	Asian	Hispanic			White	Black	Asian	Hispanic
		%	%	%	%			%	%	%	%
Urban New Castle County, Delaware	467,628	70.5	18.5	4.8	8.2	Urban New Castle County, Delaware	467,628	70.5	18.5	4.8	8.2
132	2697	74.3	9.2	1	24.1	159	3319	64.7	24.5	0.9	13.6
133	1867	87.8	3.7	1.8	10.6	160	2801	35.4	54.7	1.1	10.7
134	2605	89.5	4.3	1.8	5	161	1954	71.8	24.4	1.3	2.8
135.01	6602	91.4	2.6	4.3	1.8	162	2688	74.8	19.5	0.9	6.3
135.03	7472	84.6	3.2	9.2	4	163.01	5053	68.4	19.7	5	7.3
135.05	3147	86.7	2.9	8.7	1.3	163.02	7434	49.5	38.5	5.3	9.8
135.06	4833	88	3.3	7.3	1.9	163.05	7491	36.4	51.8	6	9.1
136.04	4074	87.1	4.5	4.2	6	164.01	5828	63.3	26.9	6	4.8
136.07	5929	77.3	6.6	11.2	6.2	164.04	2988	79.5	14.9	1.2	3.9
136.08	1891	86.5	6.3	3.5	9.3	166.01	11362	75.7	18.4	1.8	5.3
136.1	6127	86.2	2.8	9.5	2.2	166.02	6456	82.4	12.4	2.8	3
136.11	5753	81.2	8.3	6.8	5	166.04	11407	62.5	27.3	3.9	7.9
136.12	6160	83.2	2.9	12.1	2	166.08	4307	88.5	8.2	0.8	2
136.13	5526	83.6	6.1	7.6	3.6	168.01	5747	76.7	18.7	1.5	3.2
136.14	3132	74.4	9.1	2.3	26.9	168.04	6828	73.9	20.3	2.2	3.5
136.15	3710	85.7	6	2.7	10.3	169.01	2235	94.7	2.6	0.2	3.4
137	3904	64	18.7	3.8	21	169.04	4111	56.4	42.5	0.2	0.9
138	5464	64.6	13.9	17.1	6.5						
Excludes City of Wilmington											
Source: U. S. Census Bureau, 2010 Census, Summary File 1											

Low Moderate Income Areas

Concentrations of LMI Person

The CDBG Program includes a statutory requirement that 70% of funds invested benefit low and moderate (LMI) persons. As a result, HUD provides the percentage of LMI persons in each census block group for entitlements such as the Urban County. HUD data on the percent of LMI persons reveal that in 68 of the Urban County's 175 census block groups 45.69% or more of the residents meet the criteria for LMI status. Of these 28 block groups, or 41%, were located within areas previously identified as areas of minority concentration. Sixty-three areas of LMI concentration are highlighted in the following chart. There are five non-highlighted areas of LMI concentration in the following chart, they are census tracts 147.03, 166.04, 112.02, 125.00 (Block Group #2) & 125.00 (Block Group #4).

LMI Census Block Groups

Census Tract	Block Group	Low and Moderate Income Persons Universe	# LMI	% LMI	Census Tract	Block Group	Low and Moderate Income Persons Universe	# LMI	% LMI	Census Tract	Block Group	Low and Moderate Income Persons Universe	# LMI	% LMI
24.00	4	0	0	---	116.00	2	841	97	11.53%	132.00	2	738	264	35.77%
27.00	1	0	0	---	116.00	3	1,004	169	16.83%	132.00	3	1,062	495	46.61%
101.01	1	2,044	1,081	52.89%	116.00	5	595	146	24.54%	133.00	1	1,001	256	25.57%
101.01	2	2,348	1,248	53.15%	117.00	1	1,296	70	5.40%	133.00	2	890	367	41.24%
101.02	1	1,610	676	41.99%	117.00	2	770	76	9.87%	134.00	1	937	154	16.44%
101.02	2	1,450	879	60.62%	117.00	3	918	29	3.16%	134.00	2	1,150	304	26.43%
102.00	1	1,138	265	23.29%	117.00	4	886	46	5.19%	134.00	3	659	284	43.10%
102.00	3	903	254	28.13%	118.00	1	1,542	286	18.55%	135.01	1	1,845	239	12.95%
103.00	1	3,084	2,070	67.12%	118.00	9	2,545	395	15.52%	135.01	2	962	305	31.70%
103.00	2	1,010	401	39.70%	119.00	1	1,351	250	18.50%	135.01	4	1,269	96	7.57%
104.00	1	683	192	28.11%	119.00	2	850	84	9.88%	135.01	9	2,220	192	8.65%
104.00	2	1,069	397	37.14%	119.00	3	649	21	3.24%	135.03	1	2,426	338	13.93%
104.00	3	1,989	648	32.58%	120.00	1	943	240	25.45%	135.03	2	2,170	440	20.28%
104.00	4	908	227	25.00%	120.00	2	1,639	581	35.45%	135.03	3	1,998	225	11.26%
105.00	1	886	340	38.37%	120.00	3	1,536	746	48.57%	135.03	4	897	160	17.84%
105.00	2	1,231	382	31.03%	121.00	1	895	148	16.54%	135.04	1	1,867	149	7.98%
105.00	3	2,272	788	34.68%	121.00	2	1,399	807	57.68%	135.04	2	2,300	212	9.22%
105.00	4	1,249	473	37.87%	121.00	3	642	250	38.94%	135.04	3	2,394	191	7.98%
107.00	1	833	187	22.45%	122.00	1	802	337	42.02%	135.04	4	1,716	121	7.05%
107.00	2	1,282	881	68.72%	122.00	2	1,219	976	80.07%	136.04	4	3,162	828	26.19%
107.00	3	1,237	568	45.92%	122.00	3	940	355	37.77%	136.04	5	987	140	14.18%
107.00	4	1,901	1,250	65.75%	122.00	4	1,232	443	35.96%	136.07	1	2,352	458	19.47%
108.00	1	1,125	276	24.53%	122.00	5	469	176	37.53%	136.07	2	2,514	756	30.07%
108.00	2	2,264	380	16.78%	123.00	1	545	394	72.29%	136.07	3	871	228	26.18%
108.00	9	933	304	32.58%	123.00	2	890	326	36.63%	136.08	1	981	236	24.06%
109.00	1	897	189	21.07%	123.00	3	769	460	59.82%	136.08	2	984	409	41.57%
109.00	2	1,107	163	14.72%	124.00	1	518	215	41.51%	136.09	1	1,166	385	33.02%
109.00	3	681	80	11.75%	124.00	2	972	473	48.66%	136.09	2	2,253	1,253	55.61%
110.00	1	1,053	266	25.26%	124.00	3	883	385	43.60%	136.09	3	638	171	26.80%
110.00	3	1,101	214	19.44%	124.00	4	1,157	805	69.58%	136.09	4	588	332	56.46%
110.00	4	1,038	153	14.74%	124.00	5	1,129	452	40.04%	136.09	9	2,220	904	40.72%
111.00	1	666	139	20.87%	125.00	1	970	456	47.01%	136.10	1	3,876	847	21.85%
111.00	2	2,038	398	19.53%	125.00	2	857	618	72.11%	136.10	2	1,377	49	3.56%
112.01	1	1,038	116	11.18%	125.00	4	595	367	61.68%	136.11	1	2,761	620	22.46%
112.01	2	1,033	479	46.37%	125.00	5	1,030	413	40.10%	136.11	2	976	212	21.72%
112.02	1	2,724	341	12.52%	125.00	6	886	386	43.57%	136.11	3	2,146	247	11.51%
112.02	9	812	438	53.94%	125.00	7	774	238	30.75%	136.12	1	1,982	121	6.10%
112.03	1	3,136	1,137	36.26%	126.00	2	985	377	38.27%	136.12	2	1,718	169	9.84%
112.03	2	1,516	266	17.55%	126.00	3	861	324	37.63%	136.12	3	1,894	155	8.18%
112.04	1	1,272	339	26.65%	126.00	4	907	213	23.48%	136.13	1	1,324	221	16.69%
112.04	2	2,134	610	28.58%	127.00	1	1,613	697	43.21%	136.13	2	2,303	177	7.69%
112.05	1	1,240	128	10.32%	127.00	2	638	199	31.19%	136.13	3	1,994	402	20.16%
112.05	2	878	175	19.93%	127.00	3	1,414	595	42.08%	137.00	1	1,080	260	24.07%
112.06	1	1,598	150	9.39%	127.00	4	687	182	26.49%	137.00	2	3,570	2,129	59.64%
112.06	2	2,580	462	17.91%	127.00	6	702	412	58.69%	138.00	3	519	81	15.61%
113.00	1	1,478	269	18.20%	129.00	1	1,957	1,408	71.95%	138.00	4	1,827	302	16.53%
113.00	2	801	169	21.10%	129.00	2	1,956	697	35.63%	138.00	9	3,110	1,195	38.42%
114.00	1	740	89	12.03%	129.00	3	559	335	59.93%	139.01	1	1,778	752	42.29%
114.00	2	1,159	202	17.43%	130.00	1	996	341	34.24%	139.01	2	700	280	40.00%
114.00	3	1,505	207	13.75%	130.00	2	914	359	39.28%	139.01	3	846	226	26.71%
115.00	1	1,032	193	18.70%	131.00	1	1,195	702	58.74%	139.02	1	1,958	436	22.27%
115.00	2	1,123	258	22.97%	131.00	2	743	310	41.72%	139.02	2	1,000	502	50.20%
115.00	4	750	158	21.07%	131.00	3	630	126	20.00%	139.02	3	2,674	783	29.28%
116.00	1	759	153	20.16%	132.00	1	901	314	34.85%	139.02	4	2,066	235	11.37%

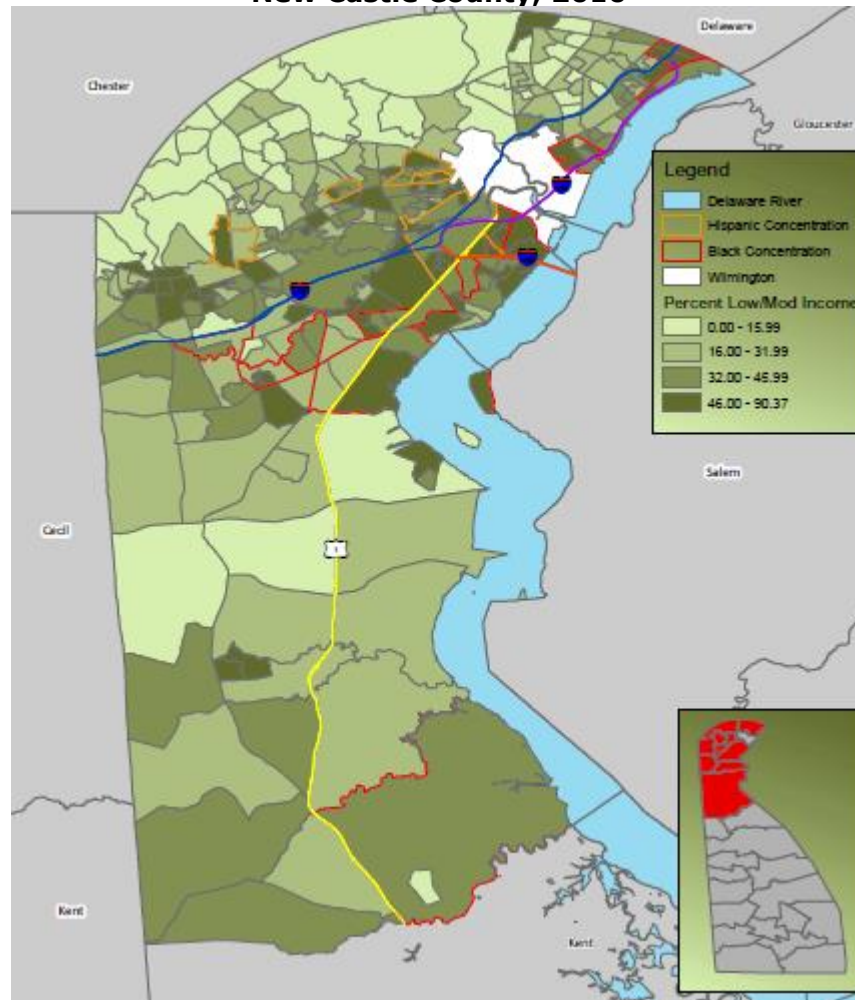
LMI Census Block Groups (continued)

Census Tract	Block Group	Low and Moderate Income Persons			Census Tract	Block Group	Low and Moderate Income Persons			Census Tract	Block Group	Low and Moderate Income Persons		
		Universe	# LMI	% LMI			Universe	# LMI	% LMI			Universe	# LMI	% LMI
139.02	5	2,586	510	19.72%	148.07	6	2,994	937	31.30%	159.00	3	1202	475	39.52%
140.00	1	1,805	593	32.85%	148.08	1	841	210	24.97%	159.00	4	1193	483	40.49%
140.00	9	3,366	1,651	49.05%	148.08	2	1,670	625	37.43%	160.00	1	2708	1059	39.11%
141.00	1	1,222	497	40.67%	148.08	3	3,824	1,747	45.69%	161.00	1	1322	515	38.96%
141.00	2	1,335	394	29.51%	149.02	1	4,948	2,141	43.27%	161.00	2	806	246	30.52%
141.00	3	2,324	1,344	57.83%	149.02	2	4,196	1,511	36.01%	162.00	1	746	285	38.20%
142.00	1	1,702	362	21.27%	149.03	1	3,731	1,186	31.79%	162.00	2	716	225	31.42%
143.00	1	3,037	402	13.24%	149.03	2	730	572	78.36%	162.00	3	886	457	51.58%
143.00	3	563	290	51.51%	149.03	3	837	441	52.69%	163.01	1	1984	1014	51.11%
143.00	9	425	64	15.06%	149.03	4	1,907	1,208	63.35%	163.01	2	2130	517	24.27%
144.02	1	747	355	47.52%	149.04	2	2,424	545	22.48%	163.02	1	3673	1144	31.15%
144.02	2	2,480	1,028	41.45%	149.04	3	2,282	527	23.09%	163.02	9	2853	557	19.52%
144.03	1	1,194	213	17.84%	149.05	1	1,030	391	37.96%	163.03	1	1580	862	54.56%
144.03	2	607	126	20.76%	149.05	2	3,057	1,000	32.71%	163.03	2	2338	1031	44.10%
144.03	3	1,931	1,476	76.44%	149.05	3	2,326	1,382	59.42%	163.03	3	1393	530	38.05%
144.04	1	657	26	3.96%	149.05	4	2,043	1,017	49.78%	164.01	1	719	160	22.25%
144.04	2	942	158	16.77%	150.00	1	2346	1211	51.62%	164.01	2	2513	663	26.38%
144.04	3	1,951	559	28.65%	150.00	2	656	315	48.02%	164.02	1	880	440	50.00%
145.01	1	1,860	1,605	86.29%	150.00	3	977	312	31.93%	164.02	2	595	229	38.49%
145.02	1	1,500	922	61.47%	150.00	4	1691	864	51.09%	164.02	3	662	91	13.75%
145.02	2	1,059	957	90.37%	151.00	1	2706	964	35.62%	166.01	1	3817	434	11.37%
147.02	4	1,967	534	27.15%	151.00	2	792	408	51.52%	166.01	2	1890	838	44.34%
147.03	1	1,069	577	53.98%	152.00	1	1857	1302	70.11%	166.02	1	2662	377	14.16%
147.03	2	899	373	41.49%	152.00	2	957	444	46.39%	166.02	2	1780	321	18.03%
147.03	3	1,786	903	50.56%	152.00	3	805	380	47.20%	166.03	1	2345	411	17.53%
147.03	4	761	259	34.03%	152.00	4	1095	614	56.07%	166.03	2	1504	316	21.01%
147.05	1	1,103	370	33.54%	152.00	5	600	209	34.83%	166.04	1	2335	1452	62.18%
147.05	2	1,591	216	13.58%	154.00	2	1843	1098	59.58%	166.04	2	1494	420	28.11%
147.05	3	2,946	1,136	38.56%	154.00	3	1353	773	57.13%	166.04	3	1222	642	52.54%
147.06	1	1,080	181	16.76%	155.00	2	2092	1227	58.65%	168.01	1	1347	412	30.59%
147.06	2	1,493	613	41.06%	155.00	3	627	401	63.96%	168.01	2	1636	570	34.84%
148.03	1	2,133	735	34.46%	156.00	1	667	437	65.52%	168.02	1	616	254	41.23%
148.03	9	1,327	373	28.11%	156.00	2	1054	566	53.70%	168.02	2	1799	448	24.90%
148.05	1	6,706	1,429	21.31%	156.00	3	615	448	72.85%	169.01	1	1066	256	24.02%
148.06	1	4,960	1,763	35.54%	158.00	1	657	472	71.84%	169.01	2	1127	474	42.06%
148.06	2	4,986	1,015	20.36%	158.00	2	748	457	61.10%	169.02	1	1366	531	38.87%
148.06	3	2,478	496	20.02%	158.00	3	914	406	44.42%	169.02	2	0	0	---
148.07	1	3,527	1,257	35.64%	159.00	1	788	422	53.55%					

Source: U. S. Dept. of Housing & Urban Development, 2010

The following map illustrates the location of areas of racial concentrations and LMI persons in the Urban County.

Low Moderate Income Areas and Areas of Minority Concentration in New Castle County, 2010



2. Basis for Allocating Investments

CDBG, HOME, and ESG funds are intended to provide lower and moderate income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Goals of increasing homeownership, especially in older neighborhoods at risk of decline and/or investor targeting
- Goals to provide public services in underserved neighborhoods
- Meeting the needs of extremely low, very low, and low income households
- Focusing on low and moderate income areas or neighborhoods
- Meeting the statutory requirements of the CDBG and HOME programs
- Goals for Housing Rehabilitation
- Goals in Defined Geographic Areas
- Support for Civic Initiatives

- Coordination and leveraging of resources
- Response to expressed needs
- Sustainability and/or long-term impact
- The ability to measure or demonstrate progress and success

3. Actions to Address Obstacles to Meeting Underserved Needs

The most significant obstacle to meeting the needs of the underserved in New Castle County is the availability of funds. To address this obstacle, the County will continue to make funding decisions that maintain program income (payback from housing loans) each year and will continue to solicit non-federal funding sources. As housing units are built in the next few years under the Workforce Housing provisions in the land use code, contributions will be added to the County's Affordable Housing Trust Fund.

Land use issues are another challenge to meeting the needs of the underserved population in the County, particularly in regard to the construction of new, affordable accessible housing units. Building on the success of Workforce Housing initiatives, the Community Services Department worked with the Land Use Department on affordable housing objectives as the County prepared the 2012 Comprehensive Land Use Plan Update. Objectives include but are not limited to ensuring sufficient land for higher density residential growth, detailing a strategy for increasing the supply of rental housing for extremely low income households and mobility impaired individuals in non-impacted areas of the County by coordinating funding sources, diversifying the supply of housing types, inclusionary zoning, and identifying regulatory barriers to affordable housing by incorporating County policies into the plan aimed at affirmatively furthering fair housing choice in both the private and public sectors.

Meeting the needs of extremely low-income populations in the County is also a difficult task. The County consistently uses HOME funds to support units for extremely low-income households in multi-family projects financed with Low Income Housing Tax Credits. In the 2011 statewide Analysis of Fair Housing Choice several recommendations were made regarding the creation of new affordable housing development in non-impacted areas of New Castle County. For the second year, for HOME proposals, language was added to the rating sheets to award five points to developments that were in non-impacted areas of New Castle County.

In regard to affordable housing, the County will continue to use HOME funds to support the construction of homes affordable to households earning less than 80% of median income. Extra bonus points will be given to projects in non-impacted census tracts in New Castle County. Additionally, the County will continue to partner with HOME CHDO organizations and other non-profit and for-profit providers of affordable housing to provide such housing opportunities.

4. Resources Expected to be Available – July 1, 2014 – June 30, 2015

The following table provides additional detail on all federal and non-federal resources to be made available in New Castle County to implement the various goals and objectives set forth in the Annual Plan.

Overall Funding Strategy

July 1, 2014 – June 30, 2015

Funding Source	Estimated Amount to be Available
FEDERAL FUNDS:	
CDBG Funds:	3,244,033.00
HOME Funds:	1,379,149.00
ESG Funds:	179,469.00
Total Federal Funds:	4,802,651.00
NON-FEDERAL FUNDS:	
DPS Loans from County Revolving Funds	126,000.00
DPS Loans from Associates Bank Revolving Funds	25,000.00
Total Non-Federal Funds:	151,000.00
GRAND TOTAL ALL FUNDING SOURCES:	4,953,651.00

*funding includes estimated HUD allocation, plus estimated program income, plus estimated prior year carry forward

Managing the Process

1. *Identify the lead agency, entity, and agencies responsible for administering programs covered by the consolidated plan.*
2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
3. *Describe actions that will take place during the next year to enhance coordination between public and private housing, health, and social service agencies.*

Action Plan Managing the Process response:

1. Lead Agency

The lead agency overseeing the development of the Annual Plan (AP) is the New Castle County Department of Community Services (DCS). DCS is the contracting and participating jurisdiction that administers the CDBG, HOME, and ESG funds in the County. In addition, the Department also administers the Section 8 Housing Choice Voucher Program. Many housing and social service related agencies partner with New Castle County each year to provide a multitude of services to the community. These activities are outlined in Appendix A which includes a detailed listing of the County's proposed projects for July 1, 2014 – June 30, 2015.

2. Significant Aspects of the Process

In accordance with the New Castle County Citizen Participation Plan, each year in the fall, New Castle County begins development of the Action Plan with a public hearing to discuss upcoming funding availability. The meeting to discuss the 2014-2015 Action Plan was held on November 15, 2013. Items discussed included the Consolidated Plan goals for 2010-2015, the Consolidated Plan Annual Performance Report for FY2013, the citizen participation process and the funding availability for the 2014-2015 Action Plan Program Year. Approximately 190 private and public agencies and local governments were invited to the hearing with more than 83 people in attendance. Applications for funding were distributed to meeting attendees and uploaded to the County website.

Seventy-four (74) applications for funding were received. A committee of staff persons from the Community Services Department, the Executive Department and outside representatives reviewed and rated the applications as they relate to eligibility, consolidated plan objectives, housing goals of the County Executive, and agency capacity. Fiscal staff determined the funds necessary for County-administered housing rehabilitation and homebuyer programs. A list of County-administered and sub-grantee funding recommendations was forwarded to the General Manager of the Department of Community Services and County Executive, who made further recommendations. Community Services staff then forwarded a proposed Action Plan to New Castle County Council for consideration.

A draft of the Annual Action Plan was placed on public display for thirty days beginning on April 11, 2014. A final public hearing was held on May 6, 2014.

On May 13, 2014, the New Castle County Council approved the Annual Action Plan for submission to HUD on or before May 15, 2014. All citizen comments received during the review period have been incorporated into the plan.

3. Actions to Enhance Coordination

New Castle County will continue to foster a positive and productive working relationship with affordable housing providers, social service providers, the New Castle County Housing Authority, the Newark Housing Authority, the City of Newark, the Homeless Planning Council of Delaware, and other area organizations engaged in the provision of services to LMI persons and households, special needs households, and the homeless population in the County.

The following specific actions will take place during the program year to enhance coordination between public and private housing, health, and social service agencies in New Castle County:

- HOME funds will be used in conjunction with Low-Income Housing Tax Credits for multi-family affordable rental units
- HOME funds will be used to assist in the execution of developed neighborhood strategies to increase homeownership opportunities
- The County will continue the HIP: Homeowner Rehabilitation Direct Loan Program (HDRL). The HDRL program for identified neighborhoods has 37 eligible census tracts where the County is providing moderate rehabilitation to homebuyers in these communities
- New Castle County will invite participation from both for-profit and non-profit housing developers to accomplish our housing priorities
- CDBG will be used to support the statewide Delaware Helpline, which is Delaware's most complete telephone and on-line clearinghouse for short-term housing and social service assistance

- As in previous years, the Department of Community Services staff will play a key role in coordinated state-wide efforts as part of the Delaware Foreclosure Task Force to educate and inform homeowners threatened with foreclosure about strategies to avoid losing their homes. CDBG will also support Delaware Community Reinvestment Action Council and Housing Opportunities of Northern Delaware for these targeted efforts. Additional funds are paid to federally qualified housing counselors who work with homebuyers using the County's federal and non-federally funded down payment and settlement assistance loan products.

Citizen Participation

1. *Provide a summary of the citizen participation process.*
2. *Provide a summary of citizen comments or views on the plan.*
3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

**Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.*

Action Plan Citizen Participation response:

1. Summary of Citizen Participation Process

New Castle County encourages citizen participation in Annual Action Plan development. In addition to newspaper notices in the state-wide News Journal and the Spanish language monthly publication, Hoy en Delaware, Annual Action Plan public meeting notices, held twice yearly, were posted at County libraries and emailed to approximately 400 housing and community development stakeholders. The public meeting notices are also posted on the Division of Community Development and Housing's website. Target dates for the Consolidated Plan funding process were provided to attendees at the fall public hearing and proposal kickoff held this year on November 15, 2013. Key dates for the upcoming One Year Action Plan are as follows:

April 11, 2014	Draft Action Plan available for Public Comment
April 22, 2014	New Castle County Council consideration of Action Plan
May 6, 2014	Spring Public Hearing on Action Plan, 9:00 a.m.
May 12, 2014	Close of Public Comment for Action Plan
May 15, 2014	Action Plan submitted to HUD
July 1, 2014	Program Fiscal Year Begins

Two public hearings were held on November 15, 2013 and May 6, 2014. In addition, the 2014-2015 Annual Action Plan was placed on public display for 30 days beginning April 11, 2014 and ending May 12, 2014.

Public Comment Period: April 11, 2014 – May 12, 2014

On May 6, 2014 at 9:00 a.m., New Castle County's Department of Community Services, Division of Community Development & Housing, held the Spring Public Meeting. Approximately 190 agencies representing Community Development and Housing in New Castle County were invited to attend. Additionally, the meeting was advertised in the News Journal, on the County's web site, and in the Spanish language newspaper, El Tiempo Hispano.



NEW CASTLE COUNTY
DEPARTMENT OF COMMUNITY SERVICES
AVAILABILITY OF DRAFT ANNUAL ACTION PLAN & PUBLIC HEARING
FOR FEDERAL HOUSING AND COMMUNITY DEVELOPMENT PROGRAMS
for July 1, 2014 – June 30, 2015
Tuesday, May 6, 2014 - 9:00 a.m.
Gilliam Building, 77 Reads Way, New Castle, DE 19720
behind the NCC Government Center in New Castle
County Airport Corporate Commons

New Castle County invites interested parties to attend its public hearing regarding the Consolidated One-Year Action Plan for housing and community development activities for the period July 1, 2014 - June 30, 2015. Upon adoption by New Castle County Council, the Consolidated Plan will serve as the housing and community development planning document for New Castle County and as the application for funding for the following U.S. Department of Housing and Urban Development (HUD) programs: The Community Development Block Grant Program (CDBG); the HOME Investment Partnerships Program; and the Emergency Solutions Grant Program (ESG). CDBG programs administered by the City of Newark are also included in the Consolidated Plan, as well as programs operated by agencies awarded funds by the above local governments.

Proposed programs to be conducted during the program year include major and minor housing rehabilitation; down payment and settlement assistance; development of affordable homeowner housing and affordable rental housing; renovation of group homes; public services serving persons with disabilities, homeless persons, and low-and moderate-income County youth and families.

Federal funds proposed to be allocated in the draft Action Plan include:

CDBG:	\$2,217,205
HOME:	\$789,739
ESG:	\$179,469
Estimated Program Income CDBG:	\$375,000
Estimated Program Income HOME	\$100,000
Prior Year Program Income and Carry forward for funded projects:	
CDBG:	\$651,828
HOME:	\$489,410
Total Federal Funding:	\$4,802,651

Copies of the draft Action Plan are available from Nicole Waters at the New Castle County, James H. Gilliam Sr. Building, 77 Reads Way, New Castle, DE 19720-1648. The draft Action Plan is available for public comment through Friday, April 11th through Monday, May 12, 2014. Any comments should be mailed or emailed to the address below, by that date. Persons needing assistance reading this document, making responses, or requiring special assistance at the Public Hearing, due to physical impairment, may contact Nicole Waters, Department of Community Services, 77 Reads Way, New Castle, DE 19720, 302-395-5644, TDDY 302-395-5593, nwaters@nccde.org.

2. Summary of Citizen Comments

On May 6, 2014 at 9:00 a.m., in the multi-purpose room of the James H. Gilliam, Sr., building, New Castle County's Department of Community Services, Division of Community Development & Housing held the Spring Public Meeting. Approximately 190 agencies, representing Community Development & Housing in New Castle County, were invited to attend. Listed below are the attendees and the agencies they represent.

Attendee Name & Agency

Sharonda Spencer	New Castle County, Community Services
Fran Lucia	New Castle County, Community Services
Nicole Waters	New Castle County, Community Services
Robert Rizzo	New Castle County, Community Services
Vincent Garlick	New Castle County, Community Services
Eileen Latham	New Castle County, Community Services
Carrie Casey	New Castle County, Community Services
Sophia Hanson	New Castle County, Community Services

3. Summary of Efforts to Broaden Participation

In an effort to broaden participation, the County published the Annual Action Plan notice in Delaware's Spanish language newspaper, El Tiempo Hispano. In addition, notices regarding the hearings were placed in several public agencies, including New Castle County Libraries and community centers and were also emailed to area stakeholders. All notices and draft plans are accessible through New Castle County's website.

4. Explanation of Comments Not Accepted

Institutional Structure

- 1. Describe actions that will take place during the next year to develop institutional structure.*

Action Plan Institutional Structure response:

1. Actions to Develop Institutional Structure

There are several organizations that will play a role in implementing the County's FY 2014 - 2015 Annual Action Plan, including area non-profit housing developers, social service providers, human and homeless service providers, and Cooperating Community City of Newark. The Department of Community Services operates in-house programs, supports programs operated by other County departments, and awards funds to various housing and

community development agencies. Sub-grantee agencies, primarily non-profits, provide housing and social services for specific populations, including homeless persons, senior citizens, extremely low income renters, first time homebuyers, persons with disabilities, children and youth, etc. In addition, sub-grantees also engage in housing construction and rehabilitation. Sub-grantees are chosen during each competitive, yearly funding cycle.

Specific actions that will take place during the next year to develop institutional structure are as follows:

- Planning and implementation of the 2016-2021 Consolidated Plan
- Implementation of recommendations from the Statewide Analysis of Impediments to Fair Housing Choice Study
- Continued Neighborhood Stabilization Program (NSP) activities by revolving the program income through the partnership structure which includes the County as well as various housing providers, financial institutions, and real estate communities
- Implementation of the Housing Advisory Board
- Collaboration on housing activities with the Land Use Department, the Redevelopment Office, and the Code Enforcement Division
- Continuation of recreational programming in underserved neighborhoods

Monitoring

1. *Describe actions that will take place during the next year to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

1. Monitoring Standards and Procedures

This section describes the monitoring standards and procedures that New Castle County, through the County Department of Community Services (DCS), will follow during the implementation of the Annual Action Plan.

Performance monitoring is an important component in the long-term success of the County's CDBG, HOME, and ESG programs. The Department of Community Services is responsible for ensuring that the recipients of federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

The New Castle County Department of Community Services will have the primary responsibility of monitoring the County's Consolidated Plan. DCS will keep records on the progress toward meeting the goals and on the statutory and regulatory compliance of each activity.

Through the Department of Community Services, once grants are awarded, the Department reviews anticipated and planned projects and activities to ensure regulatory compliance. Any housing project requires both an environmental review and a historic preservation review and must comply with Title 36 CFR 800 and the Programmatic Agreement established between New Castle County and the Delaware State Historic Preservation Office. Additionally, in accordance with 24 C.F.R. Part 58.22, all sub grantees contractually agree to refrain from undertaking any physical activities or choice limiting actions until the County has approved the project's environmental review. Choice limiting activities include acquisition of real property, leasing, repair, rehabilitation, demolition, conversion, or new construction. This limitation applies to all

parties in the development process, including public or private nonprofit or for-profit entities, or any of their contractors.

Sub-grantees are monitored for regulatory compliance. Each agency is monitored, both on- and off-site, on an annual basis. The County's monitoring procedures are as follows:

- **Pre-visit review of sub-grantee case file** – This visit involves review of available data, including contracts, correspondence; draw forms, and personnel forms. DCS staff also reviews sub-grantee scope of business and results during this step. In addition, DCS staff reviews program environmental impact and financial management. At the end of this step, staff decides what is important and establishes what areas will be monitored. If Davis-Bacon wages apply, the staff will coordinate a visit with the code inspector.
- **On-site visit to review project descriptions, budget, status, eligibility, and accomplishments** – DCS staff conducts interviews with members of the sub-grantee staff about the program. It may be necessary to visit related project sites (i.e. construction sites) to ensure work is as specified. Once the visit is complete, DCS staff presents preliminary conclusions to assure that the information is correct.
- **Post-visit status report detailing monitoring results and specific steps for corrective action as needed** – Following the on-site visit, a letter is sent to the sub-grantee agency's contact person. This letter outlines the results of the visit and contains monitoring conclusions, both positive and negative. Negative conclusions are clearly labeled as a finding or concern. Staff provides the sub-grantee with specific steps, or corrective actions, they can take to resolve the findings and concerns as well as a due date of corrective action for each finding.
- **Corrective action follows up, if needed** – The corrective action is designed to prevent the continuance of the identified deficiency, to mitigate any adverse effects of consequences of the deficiency, and to prevent a reoccurrence of the same or similar deficiency. Regarding follow up action, the County's protocol is as follows:
 - If the sub-grantee fails to meet the target date for completion, a telephone call and letter documenting non-compliance and consequences for failure to comply will be immediately executed to ensure necessary activity from the sub-grantee.
 - When the sub-grantee response is received, their proposed corrective action should be reviewed within 15 days. The review should state if further action is needed in the case that the proposed action was not acceptable.
 - The sub-grantee may then establish a new date subject to good faith.
- **Certification by written correspondence of final outcome of program service** – When the review indicates satisfactory corrective action, a letter is sent stating that the finding is closed.
- **Documentation** – All correspondence pertaining to a sub-grantee is retained in the designated binder. Upon completion of the monitoring visit, a completion form is completed. A copy is signed by the agency and the staff member that performed the monitoring.

Lead-based Paint

1. *Describe the actions that will take place during the next year to evaluate and reduce the number of housing units containing lead-based paint hazards in order to increase the inventory of lead-safe housing available to extremely low-income, low-income, and moderate-income families, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

Action Plan Lead-based Paint response:

1. Actions to Take Place to Evaluate and Reduce Lead-Based Paint Hazards

Housing rehabilitation activities conducted by New Castle County and contractors are subject to assessment for lead-based paint hazards and an environmental review. Assessment and clearance activities safeguard children living in federally assisted homes, which may contain lead-based paint. County housing inspectors, as well as contractors who perform federally-funded residential rehabilitation or repairs, are well-trained in lead issues. Properties not covered under HUD's stringent lead regulations pose greater risk. Approximately 5-10 ownership housing units will be made lead-safe each year with housing rehabilitation loans.

In a typical program year, inspectors complete training in visual assessment and lead safe work practices. In addition, County inspectors continue to educate rehabilitation contractors and Section 8 landlords on lead paint assessment and safety. The Department of Community Services staff will attend continuing education program trainings and will continue to help educate rehabilitation contractors and Section 8 landlords on topics such as lead safety for remodeling, repair, painting and compliance with the Environmental Review Record.

HOUSING

Specific Housing Objectives

**Please also refer to the Housing Needs Table in the Needs.xls workbook.*

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve during the next year.*
2. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*

Action Plan Specific Objectives response:

1. Priorities and Objectives –

New Castle County has established the following housing objectives (listed in no particular order).

➤ **Priority #1: Expand the supply of housing for affordable homeownership**

- **Goal:** To increase the supply of decent, affordable and accessible for-sale housing opportunities available for the County's lowest-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.
 - Objective: To construct new for sale units affordable to LMI households located in the areas of the County where the need is greatest.
 - Planned Accomplishments over the next five years:
 - Depending on improvements in the real estate market, Workforce Housing density bonuses are expected to produce between 100-300 housing units affordable to households earning less than 120% of area median income during the five year plan period.
 - Infill and redevelopment initiatives are expected to produce approximately 4-5 affordable and accessible homeownership housing units each year.

➤ **Priority #2: Housing rehabilitation for LMI homeowners and seniors**

- **Goal:** To support families and individuals who already own their homes but, due to economic hardship or excessive cost-burden, are not able to make repairs necessary for critical upkeep and value retention. This includes emergency repair provisions that will enable LMI homeowners to make immediately required repairs to their homes.
 - Objective: Provide owner-occupied housing rehabilitation assistance to LMI households with income up to 80% of MFI to provide livable environments and retain affordability.
 - Planned Accomplishments over the next five years: Approximately 150 housing units per year will be rehabilitated with the following programs:
 - Homeowner Rehabilitation Direct Loan Program
 - Homeowner Incentive Program
 - Homeowner Rehabilitation Direct Loan Program
 - Emergency Home Repair Program
 - Senior Minor Home Repair Program
 - Architectural Accessibility Grants for ADA Improvements

➤ **Priority #3: Increasing homeownership opportunities**

- **Goal:** To facilitate increased homeownership opportunities for LMI families and individuals in New Castle County and expand the options available to these groups.
 - Objective: To provide homeownership assistance to potential homeowner households
 - Planned Accomplishments over the next five years:
 - The County's Down-Payment and Settlement Assistance Loan programs will assist 150-200 households per year.
 - Over the next five years, the Neighborhood Stabilization Program (NSP) funds will be used to purchase and rehabilitate approximately 35 foreclosed homes in targeted census tracts for resale to homebuyers earning less than 80% of area median income.
 - NSP funds will also be used to create down payment and settlement assistance financing mechanisms to increase affordability for eligible homebuyers.

➤ **Priority #4: Expand the availability of rental housing stock for LMI households**

Goal: To increase the supply of decent, affordable and accessible rental housing opportunities available for the County's lowest-income households through coordination with area CHDOs, non-profit and for-profit agencies, and private developers.

- Objective: To construct new rental units affordable to LMI households located in the areas of the County where the need is greatest.
- Planned Accomplishments over the next five years:
 - HOME funds will be leveraged with Delaware State Housing Authority Low Income Housing Tax Credit-funded projects to produce (increase affordability of) approximately 2-5 HOME-funded units per year for households earning less than 30% of area median income. Page 48 details total LIHTC units in New Castle County.
 - Over the next five year period, Neighborhood Stabilization (NSP) funds will support the production of 10-15 units of rental housing affordable to households earning less than 50% of median income, with a portion of the units for special needs persons and/or households earning less than 30% of area median income.

➤ **Priority #5: Assisting homeless populations**

Goal: To provide stability and opportunity to the County's homeless populations through work with non-profit organizations and other public agencies.

- Objective: To provide operating support and homeless prevention and rapid rehousing program assistance to local homeless service providers to assist New Castle County's homeless population.
- Planned Accomplishments over the next five years:
 - Through its support of local homelessness agencies, including facilities for victims of domestic violence and persons with substance abuse issues, the County will provide operational support for emergency shelter and transitional housing to six or more agencies annually.
 - New Castle County will provide funding support to nonprofit agencies to provide homeless assistance and rapid rehousing services to homeless persons

➤ **Priority #6: Support Housing for Persons with Disabilities**

Goal: To support independent living housing options for persons with disabilities.

- Objective: To provide housing rehabilitation activities that support independent living for persons with disabilities through in-house rehabilitation programs and collaboration with for-profit and non-profit housing providers.
- Planned Accomplishments over the next five years:
 - Provide approximately 45 architectural accessibility grants directly to homeowners.
 - Use NSP, HOME, and CDBG funds for housing rehabilitation for persons with disabilities through approximately 10 sub-grantee agencies.

2. Funds Reasonably Expected to be Available

Currently, New Castle County receives CDBG, HOME and ESG funds for housing construction, rehabilitation initiatives, and homeless shelter programs. These funding sources are expected to be available during the program year for the provision of housing, homeless, community development, and public service activities. Since 2009, New Castle County has received \$13.6 million in Neighborhood Stabilization Program (NSP) funds from the Delaware State Housing Authority, through funds provided by HUD that will be used on projects over the next year.

New Castle County was awarded \$7 million in NSP1 funding to assist neighborhoods negatively affected by mortgage foreclosure or vacant properties. The Department of Community Services, working with 12 non-profit agencies, acquired 36 foreclosed properties, for rehabilitation and resale by partners to eligible homeowners and created additional rental housing units affordable to households earning less than 50% of median income, especially special needs rentals. All 36 properties have been completed and have either been sold as homeownership units (31) or have been used as special needs rental.

An additional \$4.6 million in funds was awarded to the County through NSP2 to further stabilization efforts in 10 HUD selected census tracts. NSP2 began in May 2011 with the purchase of 27 foreclosed and/or vacant homes. Homes are being completed and sold to eligible buyers; currently 22 properties have sold with the remaining inventory under contract. Additionally, New Castle County in partnership with United Cerebral Palsy developed a model 2-unit home for UCP clients with special needs.

In September 2012, New Castle County was awarded \$1.75 million in NSP3 funds. New Castle County used these grant funds to purchase 13 properties in 8 census tracts in New Castle County. As the only jurisdiction to receive NSP3 funding, New Castle County assisted

Delaware State Housing Authority (DSHA) in meeting the March 2014 HUD expenditure deadline.

To provide an additional layer of support to NSP communities the Department developed the Vacant Homebuyer Assistance Program (VHAP) to offer up to \$8,000 of down payment and settlement assistance to buyers. This program which is funded by NSP1 and 2 program income and NSP3 funding was created to stimulate sales of homes that have been vacant for over 90 days in these areas. To date, 204 homebuyers have settled on new homes with support from these programs.

Needs of Public Housing

- 1. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake during the next year to encourage public housing residents to become more involved in management and participate in homeownership.*
- 2. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation during the next year.*

Action Plan Public Housing Strategy response:

1. Addressing Public Housing Needs and Resident Participation

New Castle County Housing Authority

The New Castle County Department of Community Services serves both as the New Castle County Housing Authority (NCCHA) and the consolidated planning entity for New Castle County. Because of this dual responsibility, the Public Housing Plan and the Consolidated Plan/Annual Plans are developed in close conjunction with each other, including development by the same County staff members.

During the program year, NCCHA Section 8 staff will continue to utilize its collaborative association with neighboring housing authorities, community groups, law enforcement, and housing advocates to provide optimal support to its landlord base.

As the administrator of the Housing Choice Voucher (Section 8) Program, NCCHA convenes a Resident Advisory Council meeting at least once each year to discuss the development of the HUD Public Housing Plan and the Consolidated Plan. The purpose of this meeting is also to discuss any issues which are of concern to current voucher holders. A copy of the annual plan is submitted to members of the Resident Advisory Board prior to a meeting of the Resident Advisory Board.

New Castle County Section 8 held its Resident Advisory Board meeting on March 18, 2014. There were no attendees. On the Resident Advisory Board's agenda were changes to the Administrative Plan. Over the last 12 months, the Department completed a comprehensive review of the plan and revisions were incorporated. A public hearing for the Annual Plan was conducted on April 8, 2014. There were no attendees. The Annual Plan was sent to HUD on April 11, 2014.

Newark Housing Authority

New Castle County does not play a direct role in the provision of public housing units or the administration of Section 8 Housing Choice Vouchers in the City of Newark. However, the New Castle County, Department of Community Services work in collaboration with the Newark Housing Authority (NHA) to address various public housing needs in the City and County.

NHA does not have a duly recognized resident council. However, a resident group exists that is independent of NHA. This group handles all community picnics, dinners, yard sales, and other similar events. The Housing Authority assists by providing accommodations for these community events. Furthermore, NHA does not operate a public housing homeownership program and has no plans to start such an initiative in the next five years. The Authority does offer a Section 8 homeownership program, through which at least one voucher holder has become a homeowner in the City. NHA has no plans to expand this program from its current capacity.

New Castle County awarded \$100,000 in County Fiscal Year 2013 HOME funds for the development of Cleveland Heights public housing. This project will increase the affordable housing units in the City of Newark.

2. Not applicable. Neither the New Castle County Housing Authority nor the Newark Housing Authority is designated as troubled by HUD.

Barriers to Affordable Housing

1. *Describe the actions that will take place during the next year to remove barriers to affordable housing.*

1. Strategy to Remove Barriers to Affordable Housing

New Castle County will continue to collaborate with its housing partners and other entitlement jurisdictions to review and aggressively implement recommendations of the Analysis of Impediments to Fair Housing Choice Study.

The Analysis of Impediments (AI) to Fair Housing was published in July of 2011 and includes recommendations and action items that are multi-jurisdictional and action items specific to New Castle County. For the action items recommended for the jurisdictions that participated in the study, a working group of representatives from the Delaware State Housing Authority (DSHA), New Castle County, the City of Wilmington and the City of Dover are working collaboratively statewide to review multi-jurisdictional impediments. The working group continues to work on initiatives such as expanding the supply of accessible housing for persons with mobility and sensory impairments, to review the feasibility of instituting inter-jurisdictional mobility of the Section 8 Housing Choice Voucher Program and reviewing the adoption of a statewide definition of areas of concentration as defined in New Castle County 2010-2015 Consolidated Plan by all HUD entitlement jurisdictions. The working group has worked in partnership with the Delaware Human Relations Commission throughout the Study's creation, and is working with the Commission to schedule training throughout the State for key stakeholders in housing and public policy.

In September 2012, an Advisory Group of state, county, and local governments, advocacy organizations and nonprofits launched DelawareHousingSearch.org – a free housing locator service provides real-time, detailed information about rental housing and affordable homes for sale across Delaware. The site is available in Spanish and the advisory group meets quarterly

to ensure that it is reaching the public – particularly to persons for whom language is a barrier.

New Castle County has implemented recommendations found in the Analysis of Impediments report. This includes the following:

Impediment 1: The County's increasingly diverse minority population may require language accommodations to ensure that all residents can access programs and services.

- New Castle County conducted the four-factor analysis outlined in the Federal Register of January 22, 2007 and at ww.lep.gov, to determine the extent to which the translation of vital documents is necessary to assist persons with limited English proficiency in accessing the County's programs. During the analysis, it was determined that there is a need for New Castle County to translate all program documents into Spanish for our Spanish speaking clients. Currently, the County's program brochures are available in Spanish and there is bilingual staff available to assist with translation on as needed basis. New Castle County translated program documents and will be making the documents available on our website during the first half of Program Year 2013-2014. Additionally, the Department is developing a language access plan to ensure we are meeting the needs of Spanish speaking County residents. Translation services and interpreters will continue to be provided on an "as-needed" basis.

Impediment 2: Minority households of lower income have greater difficulty becoming home owners in New Castle County.

- To encourage minority homeownership, in the program year, New Castle County expanded our down payment and settlement assistance programs. The Vacant Homebuyer Purchase Program (VHAP) offered up to \$10,000 in a deferred loan for income eligible homebuyers to purchase homes in targeted zip codes in New Castle County. For NSP properties, New Castle County provides up to 5% of the purchase price for settlement assistance loans for NSP homebuyers.
- New Castle County attended and coordinated several key outreach seminars and meetings with local lenders, real estate companies and federally qualified housing counselors to increase awareness of the County's down payment and settlement assistance programs.
- New Castle County expanded the Neighborhood Stabilization Program webpage to include all eligible homeownership units including HOME Program properties which are part of key homeownership initiatives in Dunleith and Edgemoor Gardens.
- Awarded in FY2014 and recommended FY2015 CDBG funding to organizations to provide housing counseling, fair housing services, credit counseling and financial literacy.
- Additionally, for the third year, New Castle County mapped the location of all federally funded assisted housing projects and included the maps in the CAPER reports.

Impediment 3: The Urban County's supply of housing that is affordable to households up to 80% of Area Median Income (AMI) is inadequate.

- New Castle County's primary mechanism of offering incentives for property owners and investors to build new apartments or substantially rehabilitate existing buildings in non-impacted areas of New Castle County is through the County's Workforce Housing Ordinance. It is currently anticipated that 344 Workforce Housing units will be produced as a result of developments which filed plans with New Castle County under the ordinance. In FY2013, there were seventeen applications to rent, and three to purchase. Sixteen tenants and one homeowner were living in Workforce Housing units by the end of the program year. To increase visibility of the program, the division has developed a comprehensive workforce housing website with links to available housing units. New Castle County is also partnering with Delaware State Housing Authority on the new service, DelawareHousingSearch.org where all affordable housing units including workforce units will be marketed statewide.
- New Castle County is working to fully implement the Housing Advisory Board. This Board was created through legislation passed by New Castle County Council to review affordable housing initiatives and the workforce housing program.

Impediment 4: The Urban County's supply of affordable and accessible housing units is inadequate to meet demand.

- The County's Section 8 Housing Choice Voucher Program meets the needs of special need voucher holders by working one-on-one with the client to locate housing. The Section 8 program has a Section 504 Compliance Officer who reviews all reasonable accommodation requests and also aligns identified accessible units with clients seeking that type of housing.
- New Castle County focused throughout the program year on fair housing training for key stakeholders. In November 2012, the HUD Office of Fair Housing and Equal Opportunity conducted training for New Castle County Council members during the monthly meeting of the New Castle County Council Community Services Committee Meeting. Staff from the New Castle County Department of Land Use and the Department of Community Services attended fair housing training sponsored by the Delaware Human Relations Commission in April 2013. County housing staff also attended fair housing training sponsored by the Delaware chapter of the National Association of Housing & Redevelopment Officials and participated in a fair housing conference hosted by the Delaware Human Relations Commission.
- New Castle County Council worked on a draft ordinance to revise Article 25 (Design) of Chapter 40 (Also known as the Unified Development Code or UDC) regarding universal design standards. The legislation would encourage the integration of Universal Design Standards into new or substantially renovated housing stock. Ordinance 12-057 was adopted 1/8/13 and became effective 1/18/13.
- New Castle County supported pending legislation in the State of Delaware's General Assembly to include "source of income" as a protected class under Delaware's Fair Housing Act.

Impediment 5: The County's process for allocating and reporting CDBG and HOME funds could be improved from a fair housing perspective.

- The County's HOME Program is seen as the primary driver within the Division of Community Development and Housing to fund new and existing affordable housing projects in New Castle County. In FY2012 (Federal Fiscal Year 2011), New Castle County's HOME Program application process was revised to include additional bonus points for housing projects located in non-impacted census tracts in New Castle County. The focus of the annual public meeting to announce HOME, CDBG and ESG funds was on the County's priority funding areas for HOME funding in non-impacted census tracts in New Castle County.
- New Castle County conducted a review of the current Section 3 policy and made revisions to ensure that employment and other economic and business opportunities generated by HUD assistance to the greatest extent feasible are directed to public housing residents and other LMI residents. The Section 3 Coordinator in the Division of Community Development and Housing worked proactively with New Castle County's Purchasing Department to include a Section 3 Plan in the Request for Proposal (RFP) for the CDBG funded New Castle County Homeowner Rehabilitation Program. In the most recent RFP to perform CDBG funded homeowner rehabilitation, all selected contractors had Section 3 plans submitted with their bid and were required to be in compliance with Section 3 regulations. Additionally, contractors who submit bids for the Neighborhood Stabilization Program are required to submit Section 3 Plans with bids.
- New Castle County has adopted affirmative marketing procedures for the in-house County operated housing rehabilitation programs. Strategies include special notices and announcements in local and minority newspapers circulated throughout New Castle County; press releases to local print media circulated throughout New Castle County; public service announcements to radio stations broadcasting in New Castle County; outreach to community organizations as well as places of employment, worship, fair housing groups and housing counseling agencies and outreach to minority homeowners, homeowners with physical disabilities or a disabled household member.
- The County also requires sub-recipients agencies to report on affirmative marketing actions undertaken for federally funded projects. Recipients of HOME funds from New Castle County that have effective affirmative marketing policies in place include United Cerebral Palsy of Delaware, Interfaith Community Housing and Habitat for Humanity of New Castle County.
- New Castle County conducted a review of the County's site and neighborhood standards policy. Revisions on the site and neighborhood standard policy were instituted. This included requiring applicants to include their site and neighborhood certification when seeking HOME Program funding.

Impediment 6: Policy documents utilized by the Newark Housing Authority could be improved from a fair housing prospective.

- During the program year, New Castle County met with the Newark Housing Authority (NHA) on the Authority's proposed plan to re-develop the NHA owned, Cleveland Heights community. NHA plans to replace the 42 public housing units that have been vacant since 2007 and build an additional 14 non-public housing units at the site. The NHA working with the developer, the Ingerman Group, applied for County Fiscal Year

2014 HOME Program funds towards this project. The County awarded the project \$100,000 in FY2014 HOME funds. As part of the pending contractual obligations of the HOME contract, New Castle County will request a review of NHA policy documents including NHA's ACOP and the locations and contact information of public housing residents that were displaced as part of the closure of the Cleveland Heights community in 2007.

Impediment 7: New Castle County 2007 Comprehensive Plan does not recognize the County's responsibility to affirmatively further fair housing.

- New Castle County's 2012 Comprehensive Plan clearly addresses the County's commitment to Affirmatively Furthering Fair Housing by including a section in the 2012 Comprehensive Plan to Fair Housing and explaining the County's commitment to "affirmatively furthering fair housing".

Impediment 8: Various zoning ordinances throughout the County should be amended to promote greater fair housing choice.

- New Castle County is also working to amend the Housing Trust Advisory Board's charter in County code to make the board's scope broader in nature to include the review of fair housing choice initiatives as a priority in the County's long range community planning efforts.
- New Castle County will work with the communities of Elsmere, Newark and New Castle to promote fair housing training and the review of various ordinances. New Castle County is working with the State and the City of Wilmington and Newark to define specific geographical areas that are suitable for multi-family housing and work towards eliminating regulatory barriers that impede such development.

Impediment 9: Members of the protected classes could be more fully represented on County boards and Commissions dealing with housing issues.

- As a priority of New Castle County Tom Gordon, New Castle County government has undertaken a comprehensive review of County Boards and Commissions. This includes analysis of membership with a priority on diversity and inclusion of all protected classes. The AI recommendation of having members of the protected classes more fully represented was submitted as part of the County wide review. It is anticipated that in program year 2013-2014, the report will be completed and changes made in the board and commission process.

Impediment 10: Mortgage loan denials and high-cost lending disproportionately affect minority applicants.

- Certification of comprehensive housing counseling is a requirement of participation in the County's homebuyers programs and for the County's NSP properties.

Impediment 11: Foreclosures appear to disproportionately affect minority households in the Urban County.

- The County participated in a state-wide partnership with the Delaware Attorney General's office, the Office of the State Banking Commissioners, Delaware State

Housing Authority, local housing counselors, fair housing and fair lending agencies. County staff compiles and provides a monthly list of all foreclosure and mediation filings in New Castle County to identify neighborhood foreclosure trends. The taskforce uses this data to reach out to these property owners with free foreclosure prevention counseling mailings and educational seminars. New Castle County also offers in-kind resources to the State of Delaware's new Foreclosure Mediation Program. Since February 2012, the County has provided the main conference room as a venue for conducting weekly mediation meetings for New Castle County residents.

- New Castle County revised subordination loan agreements to allow the borrower, applying for a "no cash out" refinance or modification, to add to their new loan amount, normal and customary closing costs as defined by HUD. New Castle County also no longer requires a 50% payment of the existing down payment or rehabilitation loan to enter into a subordination or modification agreement.
- Deferred loan status is available to homeowners with income below 50% of Area Median Income. Homeowners with existing housing rehabilitation payment loans who are faced with reduced income due to job loss or retirement resulting in income below 50% are encouraged to apply to modify their to deferred status.

The County has developed land use policies that encourage the expansion of affordable housing and Workforce Housing. For example, New Castle County created an Affordable Housing Trust Fund to build housing for households making below 50% of median income. In addition, the County added an accessory dwelling unit to its zoning code and adopted inclusionary Workforce Housing zoning as an important tool to expand the supply of affordable housing in the County. Originally enacted in 2008 to address the lack of new construction of low or moderately priced housing within the county, New Castle County's workforce housing provisions established a voluntary mechanism by which developers could opt to set aside 20 percent of a project's dwelling units for housing price for low income and moderate income households. Although the program was met with interest in its early stages, no land development applications have been submitted incorporating workforce housing incentives since 2011. With the support of the County Executive, New Castle County Council overwhelmingly passed on January 28, 2014, an ordinance providing for a 180 day stay, extendable for an additional 90 days, of acceptance of land development applications incorporating the workforce housing incentives contained in the county's Unified Development Code. The purpose of the ordinance, Substitute No. 1 to Ordinance No. 13-089, is to provide the county a period of time to review the existing workforce housing provisions and to revise and supplement as needed in order to craft provisions that can achieve better affordable housing results and home ownership opportunities.

In addition, as part of the 2012 New Castle County Comprehensive Plan the following action steps have been selected to help address potential barriers to affordable housing. Many of these action steps address identified impediments call for collaboration from various state and county agencies.

1. Encourage appropriate densities in the Redevelopment and Community Development Areas and preservation of land in the Resources and Rural Preservation and Low Density Residential Areas by improving Transfer of Development Rights code requirements, and impact fees for land preservation.
2. Promote infill and redevelopment to optimize existing infrastructure, focusing on transit corridors with a mix of housing to relieve the pressure of Greenfield development.

3. Revise the regulations governing mixed-uses, villages and hamlets to promote development of mixed-use centers in targeted locations.
4. Update the UDC regulations to provide density incentives along transit corridors, mixed use centers, and for provision of affordable housing.
5. Continue to address any regulatory barriers to affordable housing and amend as needed.
6. Strengthen partnerships with other agencies, the development community, non-profit housing providers, and incorporated municipalities to increase the supply of affordable rental units in locations with appropriate services.
7. Explore code revisions and incentives to promote the construction of environmentally friendly “green” buildings and the construction and renovation of buildings to incorporate Energy Star efficiencies.
8. Continue to enforce the property maintenance provisions to minimize the number of problem properties in the County.
9. Continue to work cooperatively with the State Fire Marshal to align Fire Code requirements with rehabilitation objectives.
10. Encourage the creation of affordable housing through initiatives such as Accessory Dwelling Units, Workforce Housing, homeownership incentive programs and a Housing Trust Fund for development of affordable housing. Homeownership Programs should serve a range of low and moderate incomes, while rental housing strategies should focus on households earning less than 50% of New Castle County median income.
11. Encourage homeownership by continuing Countywide programs for down payment and settlement assistance loans for first time homebuyers, targeting home ownership incentives to neighborhoods that are prime for rental conversions and providing expedited processing.
12. Explore opportunities to resuscitate vacant homes and prevent or eliminate blight.
13. Enhance the visual appearance of communities by utilizing the best design techniques and encouraging development to create design guidelines for new and revitalized communities.
14. Continue to explore ways to address the potential impact of the upcoming demographic shift on the demand for style and type of housing.

New Castle County Comprehensive Plan also clearly addresses the County’s commitment to Affirmatively Furthering Fair Housing by including a section in the 2012 Comprehensive Plan to Fair Housing and explaining the County’s commitment to “affirmatively furthering fair housing”.

The County assists low income populations and persons with disabilities and other social services needs through the allocation of CDBG funds to area housing and service providers. The County, in partnership with these organizations, is working to provide additional affordable housing options and additional social services to these populations.

Percentage of CDBG Funds Budgeted for Activities to Benefit LMI Persons

Excluding allowable CDBG Administrative funds, 100% of CDBG funds for the program year is budgeted to benefit low to moderate income persons and households, as specified in 24 CFR 570.208(a).

HOME/ American Dream Down payment Initiative (ADDI)

1. *Describe other forms of investment not described in § 92.205(b).*
2. *If the participating jurisdiction (PJ) will use HOME or ADDI funds for homebuyers, it must state the guidelines for resale or recapture, as required in § 92.254 of the HOME rule.*
3. *If the PJ will use HOME funds to refinance existing debt secured by multifamily housing that is being rehabilitated with HOME funds, it must state its refinancing guidelines required under § 92.206(b). The guidelines shall describe the conditions under which the PJ will refinance existing debt. At a minimum these guidelines must:*
 - a. *Demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing.*
 - b. *Require a review of management practices to demonstrate that disinvestments in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period can be demonstrated.*
 - c. *State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*
 - d. *Specify the required period of affordability, whether it is the minimum 15 years or longer.*
 - e. *Specify whether the investment of HOME funds may be jurisdiction-wide or limited to a specific geographic area, such as a neighborhood identified in a neighborhood revitalization strategy under 24 CFR 91.215(e)(2) or a Federally designated Empowerment Zone or Enterprise Community.*
 - f. *State that HOME funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*
4. *If the PJ is going to receive American Dream Down payment Initiative (ADDI) funds, please complete the following narratives:*
 - a. *Describe the planned use of the ADDI funds.*
 - b. *Describe the PJ's plan for conducting targeted outreach to residents and tenants of public housing and manufactured housing and to other families assisted by public housing agencies, for the purposes of ensuring that the ADDI funds are used to provide down payment assistance for such residents, tenants, and families.*
 - c. *Describe the actions to be taken to ensure the suitability of families receiving ADDI funds to undertake and maintain homeownership, such as provision of housing counseling to homebuyers.*

Action Plan HOME/ADDI response:

1. Other Forms of Investment

New Castle County does not intend to use other forms of investment to fund HOME programs that are not listed in the Annual Plan. Please refer to the summary listing of proposed projects on pages three and four and a detailed listing of proposed projects in Appendix A.

2. Home Resale and Recapture Provisions

- HOME funds are subject to recapture if a HOME-assisted homeowner receives direct HOME subsidy to assist in the reduction of the purchase price from fair market value to an affordable price. In this situation, New Castle County will recapture HOME funds from the homebuyer if the HOME-assisted unit does not continue to be the principal residence of the family for the duration of the period of affordability. The County may reduce the amount to be recaptured on a pro-rata basis for the time the homeowner has owned and occupied the housing, measured against the required affordability period.
- HOME funds are subject to HOME resale provisions if a HOME-assisted homeowner unit is sold at or above fair market value. Where HOME assistance is used to bring the cost of producing a homeowner unit down to fair market value, and the homeowner sells the home during the period of affordability, the home must resell at a price affordable to a reasonable range of low income homebuyers. This assurance is made pursuant to deed restriction, covenants running with the land, or other similar mechanisms.

HOME Match Calculation July 1, 2014– June 30, 2015

HOME Allocation	\$789,739
Projected Program Income	\$100,000
Total Allocation Plus Program Income	\$889,739
Less HOME Administration Budget (not required to be matched)	\$78,820
Total Subject to Match	\$810,919
Match Requirement (25% of above)	\$202,730
Match Source: County revolving funds	\$151,000
Match Source: Non-Federal Contributions to HOME Projects	\$51,730
Total Match Source	\$202,730

3. Refinancing Guidelines

Not applicable. The County does not plan to refinance any existing debt secured by multi-family housing that is being rehabilitated with HOME funds during the program year.

4. Use of ADDI Funds

Not applicable. New Castle County does not anticipate receiving an allocation of ADDI funds during the program year.

HOMELESS

Specific Homeless Prevention Elements

**Please also refer to the Homeless Needs Table in the Needs.xls workbook.*

1. *Sources of Funds—Identify the private and public resources that the jurisdiction expects to receive during the next year to address homeless needs and to prevent homelessness. These include the McKinney-Vento Homeless Assistance Act programs, other special federal, state and local and private funds targeted to homeless individuals and families with children, especially the chronically homeless, the HUD formula programs, and any publicly-owned land or property. Please describe, briefly, the jurisdiction's plan for the investment and use of funds directed toward homelessness.*
2. *Homelessness—In a narrative, describe how the action plan will address the specific objectives of the Strategic Plan and, ultimately, the priority needs identified. Please also identify potential obstacles to completing these action steps.*
3. *Chronic homelessness—The jurisdiction must describe the specific planned action steps it will take over the next year aimed at eliminating chronic homelessness by 2012. Again, please identify barriers to achieving this.*
4. *Homelessness Prevention—The jurisdiction must describe its planned action steps over the next year to address the individual and families with children at imminent risk of becoming homeless.*
5. *Discharge Coordination Policy—Explain planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how, in the coming year, the community will move toward such a policy.*

Action Plan Special Needs response:

1. Sources of Funds

New Castle County will use \$167,169 in Emergency Solutions Grants (ESG) funds during the program year to fund seven non-profit providers of homeless services. The following chart provides a breakdown on the organizations to be funded with the County's FY 2015 ESG allocation.

ESG Match Calculation and Administration July 1, 2014 – June 30, 2015

Agency	ESG Award	Match Source
Homeless Planning Council	\$15,000.00	State and Local Funding
Homeward Bound	\$25,156.33	State and Private Funding
Ministry of Caring HH I, II & III	\$25,156.33	State/ Local Government and Private Funding
Salvation Army	\$25,156.33	
Catholic Charities	\$16,700.00	
Connections	\$50,000.00	
Family Promise	\$10,000.00	

New Castle County working in consultation with the Homeless Planning Council of Delaware (HPC), which is the lead coordinator in the statewide Continuum of Care (CoC), and other jurisdictions that receive ESG funding, made the determination to focus the additional ESG funding on rapidly rehousing persons who are literally homeless in order to reduce the numbers of persons who are living in shelters and on the streets. With limited funding available, New Castle County's strategy was to maximize the ESG funds that are used to serve individuals and families with the most urgent housing crisis.

New Castle County anticipates only serving persons who meet the definition of homeless. During last Program Year, New Castle County received HUD approval of New Castle County's Substantial Amendment of the 2011-2012 Annual Plan and 2012-2013 Annual Action Plan, to provide funding to nonprofit agencies for rapid rehousing programs. Last September, New Castle County announced a Request for Proposal for eligible nonprofit agencies to provide rapid rehousing relocation & rehousing services and rental assistance. With the additional ESG funds, New Castle County anticipated serving 30 clients in permanent housing within 90 days of their identification in the shelter system.

New Castle County's initial requirement in the request for proposal is the client must meet the new HUD definition of homeless. Working with the CoC, and other jurisdictions that receive ESG funds, New Castle County has also selected the following target populations for assistance with rapid rehousing services:

Target Populations

- Families
- Veterans (please note- Connections CSP, a statewide nonprofit, has applied for federal funding through the Supportive Services to Veterans and their Families (SSVF); if funded, SSVF should be the first resource of funding for homeless veterans).
- Recently released incarcerated (90 days or less); and
- Individuals with disabilities

New Castle County will utilize \$76,700.00 of the ESG allocation for Rapid Re-Housing activities to provide short and medium term rental assistance and relocation & stabilization services to persons who meet the new HUD definition of homeless.

New Castle County will utilize \$75,468.99 of the ESG allocation to fund operational support for three (3) shelters.

The remainder of ESG Funding will support in-house administrative costs (\$12,300) and the Community Management Information System (CMIS) (\$15,000).

Centralized Intake System for Homeless Prevention and Homeless Housing Services

On January 6, 2014, Delaware adopted a "Centralized Intake" system for homeless assistance. Centralized Intake is the new front door to Delaware's Homeless Prevention and Response System. Centralized Intake is a federally required state-wide management coordinated assessment and referral system that provides an efficient and effective process for evaluating individuals and families who are experiencing a housing crisis, identifies the most appropriate housing intervention needed to end their episode of homelessness, and refers them to crisis services and/or shelters to meet their immediate needs.

New Castle County worked with Delaware's Continuum of Care and other ESG funded jurisdictions to establish similar written standards across all jurisdictions for the ESG funded programs.

With these caveats, New Castle County developed a Request for Proposal that outlined the written standards for awarded eligible nonprofit agencies for proposed eligible activities with ESG funding.

The initial written standards included the following provisions:

- All households seeking assistance from ESG must meet a baseline of eligibility. This criterion is defined clearly by HUD. For all households deemed eligible, documentation supporting their status must be maintained on file by the ESG non-profit grantee. Baseline criteria includes:
 - Must willingly engage in an Initial Assessment, once implemented, with a Case Manager for a consultation and assessment to determine ESG eligibility and be referred to appropriate ESG or related services
 - Must be a household below 30 percent of Area Median Income (AMI)
 - Must follow the new definition of homelessness and serve only those meeting the definition
- The program will only serve those who are currently on the street or in emergency shelters
- Clients should pay no more than 30% of their income towards their rent while in the program
- Sub recipients must meet with their clients at least once per month
- Sub recipients will be required to re-evaluate clients at least once a year
- No more than 24 months of assistance can be provided; assistance will be determined by the case manager
- All sub recipients will be required to submit client data into the Housing Management Information System (HMIS)

Describe Process for Making Sub-Awards

New Castle County Department of Community Services is the lead agency that oversees the HUD approved Annual Plan. This includes an annual Request for Proposal process where over 50 eligible grantees are provided funding for eligible activities.

ESG funding was made available to interested applicants through a Request for Proposal. The RFP was sent electronically to over 400 housing and community development stakeholders, advertised in the statewide newspaper, on the County's website and in the Spanish monthly publication, En Hoy Delaware. A public meeting was held to discuss the program requirements and eligibility.

ESG funds were approved for rapid rehousing activities to include relocation and stabilization services, rental and utility assistance; data collection and reporting through HMIS and administration costs.

Sub recipients were required to submit proposed performance outcomes.

Proposals were reviewed and ranked by the CDBG/ESG Grant Committee which is a panel consisting of New Castle County Department of Community Services staff, County staff and

volunteers. Committee recommendations were forwarded to the Department of Community Services General Manager and then to the County Executive for final recommendation and review. Funding awards were subject to review and approval by New Castle County Council. Performance monitoring is an important component in the long-term success of the County's CDBG, HOME, and ESG programs. The Department of Community Services is responsible for ensuring that the recipients of federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely manner.

Homeless Participation requirements

The Homeless Planning Council of Delaware which is the statewide coordinator of the Continuum of Care requires homeless participation on their board of directors. The HPC has worked collaboratively with New Castle County as well as the other ESG funded jurisdictions to develop the most impactful use of ESG funding. Additionally, ESG shelter operation grantees also require homeless participation on their boards. The Annual Plan will be reviewed by these representatives during the public comment period.

6. Required Performance Standards

New Castle County ESG program will complement and contribute to the statewide Continuum of Care program performance measures by providing permanent supportive housing assistance to eligible clients.

New Castle County's goals and objectives promote moving homeless individuals and families through a continuum of care that offers a wide variety of housing options to ensure individuals and families remain permanently housed.

Because of limited funding and in conjunction and partnership with the Continuum and the other ESG funded jurisdictions, New Castle County will limit assistance to the following targeted eligible clients:

- Families and individuals who are homeless and
- Veterans
- Recently released offenders
- Individuals with disabilities

The HEARTH defined performance measures for Rapid Rehousing will be aligned with New Castle County's rapid rehousing program and for other ESG funded jurisdictions:

- Reduce the length of time that persons are homeless
 - Baseline: Average Length of time in emergency shelters or transitional housing for people who exited in 2011 was 61 days.
 - Limitations:
 - Does not include time unsheltered; and
 - Is only based on length of stay in a program in HMIS.

Benchmark: 50 days or less – Same limitations as above

- Reduce the returns to homelessness after permanently housed
 - Baseline after 1 year of being permanently housed:
 - Singles in Shelter – 11%
 - Singles in Transitional Housing – 44%
 - Families in Shelter – 19%

- Families in Transitional Housing – 0%
- Benchmark: No more than 10% return to homelessness in 2 years after permanently housed
- Decrease the number of persons homeless
 - Baseline: 132 families in 2011
 - Benchmarks for Families: 120 homeless families in 2012; 100 homeless families in 2016

Additionally, New Castle County contracts mandate 100% participation of the HMIS system from all sub recipients.

2. Homelessness

New Castle County is a participant in the Homeless Planning Council of Delaware (HPC) Continuum of Care in its efforts to address homelessness and the priority needs of homeless individuals and families, including subpopulations. The CoC addresses the housing and supportive service needs in each stage of the process to help homeless persons make the transition to permanent housing and independent living. The County will continue to support the CoC strategy to meet the needs of homeless persons and those at risk of becoming homeless because homelessness is a state-wide issue. Since the state is experiencing an increase in services and shelter needs of the homeless, the majority of homeless providers are collaborating to strengthen service networks. A primary obstacle in meeting the needs of the underserved is limited available resources for the continued operations of facilities and associated services.

With a focus on homeless prevention, New Castle County and local area-wide social service providers have identified the provision of direct assistance such as food and clothing, and supportive services to help those potentially at-risk of becoming homeless, as the key priorities for homeless assistance and prevention. Efforts are being made to encourage a range of supportive services and to work with partner agencies to increase needed beds to house the homeless and move them into permanent affordable housing.

The following goals are outlined for New Castle County and will be funded using ESG dollars:

- **Homeless Activities:** Provide assistance to the homeless population and those at-risk of becoming homeless through non-profit organizations and other public agencies. Specifically, the County will use ESG funds to support seven non-profit providers of homeless services. Additionally, ESG funds in the amount of \$76,700 will fund Rapid Re-housing programs to serve individuals and families who are literally homeless in order to reduce the numbers of persons who are living in shelters and on the streets.

Additionally, New Castle County is awarding CDBG funds to Family Help, Family Promise, STEHM, and TATSAPOD to provide housing and other supportive services at their homeless shelters and/or transitional housing facilities.

On March 18th, 19th, 21st & 25th of 2013 the Delaware Interagency Council on Homelessness & the Homeless Planning Council of Delaware held a Community Planning Charrette. This week long event engaged community members, local & national experts and stakeholders regarding the homeless in Delaware. The recommendations that came emerged from the Charrette process helped identify problems and provide a framework to end homelessness in Delaware.

In December 2013, the Delaware Interagency Council on Homelessness (DICH) released the Delaware Plan to Prevent and End Homelessness. The Plan included an endorsement letter from Governor Jack Markell. Members of the Interagency Council, local, state and federal partners and other community stakeholders were invited to attend the public release. The Delaware Plan to Prevent and End Homelessness is aligned with *Opening Doors*, the Federal Strategic Plan to Prevent and End Homelessness. The DICH is currently working on an action strategy that outlines steps necessary to implement recommendations laid out in the Plan. One of the recommendations of the Plan is to create a Program Models Chart that details the programs that exist within the Homeless Prevention and Response System and defines their essential elements and desired outcomes. The intent is to create a basic understanding and guide for all agencies to work from when developing and implementing programs.

Delaware's Plan to Prevent and End Homelessness proposes all programs within the Homeless Prevention and Response System will adhere to the following Program Essential Elements:

- All programs will adopt a trauma informed care approach in assessment and delivery of services
- All programs will participate in the Delaware Community Management Information System (DE-CMIS)
- All programs will participate in Delaware's Centralized Intake
- All programs will be part of the Homeless Prevention and Response System planning group
- All programs will utilize the Housing First approach

On January 6, 2014, Delaware adopted a "Centralized Intake" system for homeless assistance. Centralized Intake is the new front door to Delaware's Homeless Prevention and Response System. Centralized Intake is a federally required state-wide management coordinated assessment and referral system that provides an efficient and effective process for evaluating individuals and families who are experiencing a housing crisis, identifies the most appropriate housing intervention needed to end their episode of homelessness, and refers them to crisis services and/or shelters to meet their immediate needs.

3. Chronic Homelessness

On January 4, 2012, final regulations went into effect to implement changes to the U.S. Department of Housing and Urban Development's (HUD's) definition of homelessness contained in the Homeless Emergency Assistance and Rapid Transition to Housing Act (HEARTH Act). The definition affects who is eligible for various HUD-funded homeless assistance programs.

The new definition includes four broad categories of homelessness:

- People who are living in a place not meant for human habitation, in emergency shelters, in transitional housing, or who are exiting an institution where they temporarily resided if they were in shelter or a place not meant for human habitation before entering the institution. The only significant change from existing practice is that people will be considered homeless if they are exiting an institution where they resided for up to 90 days (it was previously 30 days), and were homeless immediately prior to entering that institution.

- People who are losing their primary nighttime residence, which may include a motel or hotel or a doubled up situation, within 14 days and lack resources or support networks to remain in housing. HUD had previously allowed people who were being displaced within 7 days to be considered homeless. The regulation also describes specific documentation requirements for this category.
- Families with children or unaccompanied youth who are unstably housed and likely to continue in that state. This is a new category of homelessness, and it applies to families with children or unaccompanied youth (up to age 24) who have not had a lease or ownership interest in a housing unit in the last 60 or more days, have had two or more moves in the last 60 days, and who are likely to continue to be unstably housed because of disability or multiple barriers to employment.
- People who are fleeing or attempting to flee domestic violence, dating violence, sexual assault, stalking, or other dangerous or life-threatening situations related to violence; have no other residence; and lack the resources or support networks to obtain other permanent housing. This category is similar to the current practice regarding people who are fleeing domestic violence.

To end chronic homelessness and reduce long-term homelessness in Delaware, the Delaware Interagency Council on Homelessness (DICH) published a document in 2007 entitled, **Breaking the Cycle: Delaware's Ten-Year Plan to End Chronic Homelessness and Reduce Long-Term Homelessness**. The DICH includes broad representation from stakeholders including New Castle County, community leaders, state and federal government agencies, supportive housing developers and homeless service providers, and formerly homeless individuals.

This report found that homelessness is a significant problem in Delaware. The plan found that a combination of the new construction of 648 new supportive housing units and 1,000 rental subsidies was needed to adequately house approximately 2,000 people who were chronically homeless or at risk of chronic homelessness. These units and subsidies will serve persons with incomes below 30% of median who have diagnosable mental health conditions, substance use conditions, physical disabilities including HIV/AIDS, and/or developmental disabilities, who have been homeless or who pay more than 50% of their income for rent.

In order to end chronic and long-term homelessness in Delaware the plan recommended enlisting the following five broad strategies:

- Develop New Housing for Persons Who Are Chronically Homeless or At-Risk for Chronic Homelessness
- Remove Barriers to Accessing Existing Affordable Housing
- Improve Discharge and Transition Planning from the foster care system, institutions and prisons
- Improve Supportive Services for Persons who are Homeless
- Enhance Data Collection and Use of Technology

In addition to the strategies listed above from the Ten Year Plan, the Continuum of Care has identified the following strategic planning objectives to help address the issue of homelessness and chronic homelessness in the state, as consistent with HUD.

- Create new permanent housing beds for chronically homeless individuals.
- Increase the percentage of homeless persons staying in permanent housing over 6 months to at least 77%.

- Increase the percentage of homeless persons moving from transitional housing to permanent housing to at least 65%.
- Increase the percentage of persons employed at program exit to at least 20%.
- Decrease the number of homeless households with children.

4. Homelessness Prevention

In 2009, New Castle County, a member of the state-wide CoC, received \$978,285 in funding through the Homeless Prevention and Rapid Re-Housing Program (HPRP) from HUD. Homelessness prevention activities with HPRP include rental housing for households earning less than 50% of median income through crisis alleviation (i.e. security deposits, utility payments), for short-term (up to three months) rental assistance, and for additional service delivery to help those threatened by homelessness to remain in their homes. With homeless issues, housing is only one part of the puzzle. Although most, if not all, of the homeless housing providers receive public funding, the amount of funding does not always meet the cost of providing the services to support individuals and families in housing.

New Castle County's homelessness prevention network provides a range of services including food, housing, and household goods "closets"; primary medical care, dental care, and home health services; job training and placement and financial literacy; integrated mental health and substance abuse treatment; child care services; and other services prescribed by individualized case management.

From the experience of implementing HPRP and working in partnership with the CoC and other ESG funded jurisdictions, New Castle County is allocating additional funding through ESG for rapid rehousing services for individuals and families that meet the HUD definition of homeless. With limited funding available, New Castle County's strategy is to maximize ESG funds that are used to serve individuals and families with the most urgent housing crisis.

5. Discharge Coordination Policies

Foster Care

A formal protocol has been implemented between the Delaware Department of Services for Children, Youth and their Families (DSCYF) and the Department of Health and Social Services (DHSS) in the form of a Memorandum of Understanding that directs those Departments' mutual responsibilities for adolescents transitioning to the adult system of care. Additionally, a Memorandum of Understanding entitled "Aging Out" was signed between DSCYF, DHSS, Department of Education, Department of Correction, Department of Labor, and Delaware State Housing Authority in 2010. For youth who are leaving foster care, an independent living program begins at 16 years of age and includes both transitional and permanent housing slots for young adults between the ages of 18 and 21. For youth who are leaving the Child Mental Health system, there is an interagency agreement between the child and adult systems to facilitate transition.

Health Care

The Delaware Department of Health and Social Services (DHSS) partners with hospitals, mental health and other facilities to link services (information on services, counseling options, and discharge planning) provided by the Aging and Disability Resource Center with the discharge planning staff within each facility to facilitate access to community-based long-term care services and reduce the over reliance on facility-based services for individuals being discharged. A Care Transitions Team has been organized and works closely with hospital staff on patients approaching discharge who need access to long-term care services in order to link them to services that best meet their needs. DHSS is finalizing a policy that will provide

uniform standards for the incorporation of discharge/transition planning practices and guidelines in all State plans, Federal plan, sub-grants and contracts with vendors originating within DHSS. The goal of the policy requirement is to create a more coordinated and streamlined process for an individual's transition to/from programs and facilities. The policy is based on the Exemplary Practices in Discharge Planning documents created by the Interagency Council on Homelessness and the Governor's Commission on Building Access to Community-Based Services for Persons with Disabilities.

Mental Health

The Delaware Psychiatric Center, Delaware's only publicly funded mental health inpatient treatment center, has a formally implemented protocol that focuses on community resources, entitlements, and referrals to appropriate housing and supportive services before discharge. The Division of Substance Abuse and Mental Health works with the Department of Correction in post-release screening, assessment and treatment of sentenced individuals with a mental illness and/or a co-occurring substance use condition. The discharge process begins prior to release and involves establishing a point of contact with a community provider, ensuring continuity of medications and other specialty services required to help integrate individuals into the community. The process includes a protocol based on the U.S. DHHS' Exemplary Practices in Discharge Planning.

Correction

In early 2009, Delaware's Cabinet Secretaries formed a working group to establish a plan and protocol for discharge planning from the Department of Correction. The protocol was to establish the Individualized Assessment, Discharge, and Planning Team (IADAPT) in each county to ensure that inmates have a team that is working with them and community advocates to plan for services, housing, and resources that will be made available to them upon discharge. The Team provides individualized transitional planning responsive to specific needs of offenders, prepare transition plans, monitor process quality, and identify barriers, gaps and resources. During the meeting and process, transition plan documents and progress reports are completed for each individual detailing specific needs and follow-up.

Emergency Solutions Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

Action Plan ESG response:

Not applicable. This section is for States only.

COMMUNITY DEVELOPMENT

Community Development

**Please also refer to the Community Development Table in the Needs.xls workbook.*

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), public facilities, public improvements, public services and economic development.*
- 2. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.*

**Note: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.*

Action Plan Community Development response:

1. Priority Non-Housing Community Development Needs

There are significant social service needs that are not adequately addressed, including mental health, substance abuse, child care services, and youth services. Due to the diverse nature of the residents and municipalities within New Castle County, the County's non-housing community development needs are varied and disparate, but there are some common elements. There are needs for crime awareness activities, senior services programs, economic development activities, employment training services, services for children and youth, and fair housing activities.

Non-housing needs for elderly persons range in large degree around the need to "age in place" safely, supported with services like home visits, handyman repairs, and transportation. Non-housing needs for persons with disabilities are similar.

For children and youth, services will range around the need to keep young people "off the streets" and involved in productive, healthy activities which also incorporate academic enrichment.

Regarding neighborhood revitalization, the need to look beyond individual property lines to comprehensive investment in social and commercial infrastructure is a unifying goal.

In its analysis of non-housing community development needs, New Castle County has utilized the information it has gathered through public hearings and focus group sessions held during the preparation of the Five-Year Comprehensive Plan. New Castle County also requested non-housing community development needs from various community groups through the disbursement of stakeholder and public surveys.

Priorities for community development were established from citizen input and a variety of consultations and meetings. While priorities can be established for the overall program, individual communities may have specific projects and programs identified as critical only to them. Priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects, including readiness and the

number/concentration of LMI persons served. The priority identification plays an important but not absolute role in project selection.

The priorities were established using the following definitions:

- **High** priorities are those activities that WILL be funded with CDBG funds granted all applicable factors are satisfied
- **Medium** priorities are those activities that MAY be funded with CDBG funds, but only after high priorities have been funded and all applicable factors are satisfied
- **Low** priorities are those activities that receive the lowest priority for CDBG funds by the County to be funded after high and medium priorities have been funded.

Medium and low priority activities are still important and should not be perceived as unnecessary in New Castle County. Rather, it is perceived that those needs may have more appropriate funding alternatives. New Castle County has identified a limited number of priorities to provide a focus for activities that will be funded in the next five year period. If a high priority proposal is not received during the local CDBG application process, a medium priority project may be funded. There are a sufficient number of medium priority needs to ensure that funds can be spent in a timely manner. The following table (formerly HUD Table 2B) identifies the County's priorities.

Community Development Needs Table

PRIORITY COMMUNITY DEVELOPMENT NEEDS	Matrix Code	Priority
PUBLIC FACILITIES NEEDS		
Neighborhood Facilities	03E	High
Parks and/or Recreation Facilities	03F	Low
Parking Facilities	03G	Low
INFRASTRUCTURE IMPROVEMENT		
Water/Sewer Improvements	03J	Low
Street Improvements	03K	Low
Sidewalk Improvements	03L	Low
Sewer Improvements (storm)	03J	Low
PUBLIC SERVICE NEEDS		
Handicapped Services	05B	High
Transportation Services	05E	High
Substance Abuse Services	05F	High
Battered and Abused Spouses	05G	High
Employment Training	05H	High
Crime Awareness	05I	High
Fair Housing	05J	High
Health Services	05M	Medium
Mental Health Svcs.	05O	High
Security Deposits	05T	High
Other Public Service Needs	05	Medium
YOUTH PROGRAMS		
Youth Centers	03D	Medium
Child Care Centers	03M	Medium
Youth Services	05D	High
Child Care Services	05L	High
Abused and Neglected Children	05N	High
SENIOR PROGRAMS		
Senior Centers	03A	Low
Senior Services	05A	High
HOMELESS PROGRAMS		
Operating Costs for Homelessness	03T	High
ECONOMIC DEVELOPMENT NEEDS		
Rehabilitation; Publicly or Privately Owned Commercial/Industrial	14E	Medium
Commercial-Industrial Infrastructure Development	03	Low
Other Commercial-Industrial Improvements	03	Low
General Economic Development	18A	Medium
ED Technical Assistance	18B	Low
Micro-Enterprise Assistance	18C	Low

2. Specific Long-Term and Short-Term Objectives

The process described in question one of this section has resulted in a compilation of short-term and long-term goals for the CDBG program over the next five year period. New Castle County has identified the following short-term and long-term objectives for July 1, 2010 – June 30, 2015.

➤ **Goal: Strengthen Communities**

Long-Term Objective: Deliver quality public services and social services for low and moderate income persons, especially area children and youth, the elderly, and persons with disabilities. Support programs that provide economic opportunities, specifically programs that encourage redevelopment and economic opportunities in older neighborhoods consisting of persons under 80% of area median income.

Short-Term Objective: The following agencies will be funded with CDBG funds during the 2014-2015 program year.

Organization	Amount
Arc of Delaware	\$8,000.00
Boys & Girls Club of Delaware, Claymont	\$8,000.00
Boys & Girls Club of Delaware, Greater Newark	\$5,000.00
Brandywine Community Center- Mental Health Services	\$5,000.00
Catholic Charities, HIV/AIDS	\$12,000.00
Center for Creative Arts	\$5,000.00
Delaware Adolescent Program, Inc.	\$5,000.00
Delaware Alliance for Community Advancement	\$10,000.00
Edgemoor Community Center	\$5,000.00
Everett Theatre, Inc.	\$4,000.00
Family Help, Inc.	\$5,000.00
Family Promise of Northern New Castle County	\$5,000.00
Goodwill Industries	\$12,800.00
Ingleside Homes, Inc.	\$5,000.00
Jewish Family Services	\$10,000.00
Ministry of Caring, Inc.	\$5,000.00
Nehemiah Gateway EITC	\$8,000.00
New Castle County Police-Safer Streets	\$20,000.00
New Castle County Summer Camps	\$40,000.00
New Castle County Summer Employment Disabled Youth	\$12,000.00
New Castle County Therapeutic Equestrian Lift	\$11,000.00
Newark Day Nursery	\$5,000.00
Newark Senior Center	\$5,000.00
PAL of DE- Pal-Ademics-Garfield Park & DE City	\$20,000.00
PAL of DE- Summer Fun-Damentals- Garfield Park	\$5,000.00
Rosehill Community Center	\$5,000.00
STEHM, Inc.	\$5,000.00
TATSAPOD-AACME, Inc.	\$5,000.00
Tech Impact	\$5,000.00
United Cerebral Palsy of Delaware Inc.	\$10,000.00

Wilmington Senior Center	\$5,000.00
TOTAL	\$270,800.00

➤ **Goal: Promote Organizations of Grass-roots, Faith-based, and other Community-based organizations**

Long-Term Objective: Increase efforts by New Castle County Department of Community Services to bridge gaps in services. Maximize resources for better program delivery and support grass-roots efforts. Support organizations that work to provide comprehensive housing and community development services.

Short-Term Objective: The following agencies will be funded with CDBG funds during the 2014-2015 program year.

Organization	Amount
Child Inc.	\$5,000.00
Community Legal Aid Society	\$5,000.00
Delaware Community Reinvestment Action Council Inc.	\$5,000.00
Delaware Helpline	\$5,000.00
Homeless Planning Council of Delaware	\$10,000.00
Housing Opportunities of Northern Delaware-Mortgage Default & Fair Housing Education	\$15,000.00
Lutheran Community Services	\$10,000.00
Martin Luther King Complaint & Referral Center	\$45,000.00
Neighborhood Revitalization Cleanups	\$15,000.00
Our Daily Bread Dining Room of MOT, Inc.	\$5,000.00
Richardson Park Community Action Program	\$10,000.00
United Cerebral Palsy of Delaware, Inc.	\$8,000.00
TOTAL	\$138,000.00

Antipoverty Strategy

1. Describe the actions that will take place during the next year to reduce the number of poverty level families.

Action Plan Antipoverty Strategy response

1. Actions to Reduce the Number of Poverty Level Families

New Castle County supports principles related to homelessness, the working poor, and economic development in its delivery of effective anti-poverty programs. Combined, these principles provide a foundation of supportive services, job training classes, financial literacy workshops, and economic development initiatives that are needed to reduce the number of poverty level families. The County's principles are as follows:

For populations at the level of homelessness:

- The best use of funds to lift homeless families out of poverty is a combination of case management and crisis alleviation services. Rapid Re-Housing programs with intensive supportive services can lift homeless persons into independence in an average of two years. Often, clients are ready for education programs only when outstanding emotional and mental health issues have been addressed. Crisis alleviation is an essential strategy to support individuals and families in crisis.
- High school equivalency education will not in itself lift people out of poverty. Technical training or higher education is necessary to obtain a decent paying job. Additional on-the-job training can be extremely effective in teaching marketable skills.
- It is common for families to bounce from program to program without achieving independence. Governmental agencies and service providers should work together to avoid this counterproductive duplication of services.

For the working poor:

- Delaware Earned Income Tax Credit (EITC) Campaign
 - Free e-file tax preparation for eligible low income workers
 - Access to savings products and referrals to financial education & other non-profit economic advancement programs
- Financial literacy addresses the short-term mindset and succeeds when it teaches the power of saving.

For redevelopment and economic development programs:

- Strengthening homeowners in older low income communities creates a climate of stability
- Commercial redevelopment activities should create jobs that provide adequate incomes that result in lowering housing cost burden

During the program year, the County will support the following activities to help reduce the number of poverty level families throughout the County.

- Through the CDBG program, the County will support a technical assistance program for increasing the number of low income households who apply for Earned Income Tax Credits on their tax returns.
- Through the CDBG program, the County will provide funding for the Down Payment and Settlement (DPS) loan programs to increase the affordability of for-sale housing to low and moderate income homebuyers in the County and to encourage homeownership among the County's lower income populations.
- Through the CDBG program, the County will support a program that provides 16 weeks of information technology training, certifications, soft skills and IT experience to vulnerable urban young adults, ages 18 to 25.

NON-HOMELESS SPECIAL NEEDS HOUSING

Non-homeless Special Needs (91.220 (c) and (e))

**Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.*

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve for the period covered by the Action Plan.*
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by this Action Plan.*

Action Plan Specific Objectives response:

1. Priorities and Specific Objectives

The Department of Community Services provides nutritional services at partnering senior centers in the County. The County also owns and operates the Absalom Jones Senior Center in Belvedere. The Absalom Jones Senior Center provides weekly bus trips, recreational, educational and nutritional services for residents 55+.

New Castle County is not a direct provider of services for special needs populations; however, the County uses federal funds to support non-profit organizations that serve special needs populations. This group of non-profit agencies is complemented by the state Division of Substance Abuse and Mental Health, Division of Social Services, and Division of Services for Aging and Adults with Disabilities, which provide support services and some housing services, to adults with mental illness, alcoholism, and drug addiction.

Priorities for the Elderly/Frail Elderly Populations

- ***Priority #1: Improve the quality of life for elderly residents through the provision of public services and increased housing options.***
 - **Goal:** To continue, expand, or initiate public services and housing opportunities available to elderly and frail elderly residents.
 - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for the elderly and frail elderly.
 - Planned Accomplishments over the next five years: Provision of public service funds to non-profit organizations meeting the basic needs of the elderly and frail elderly.

In addition, New Castle County will continue to support activities that provide affordable and accessible housing for elderly and frail elderly residents at or below 80% of area median income and with transportation, rehabilitation to age in place and other services.

New Castle County will also participate in planning efforts to provide social networking and daily reassurance programs for elderly and frail elderly County residents.

Priorities for Persons with Mental Illness

- ***Priority #1: Increase the array of housing options for persons with mental illness or developmental disabilities***
 - **Goal:** To adequately address a demonstrated need for additional housing units

for this subpopulation.

- **Objective #1:** To facilitate the development of transitional and permanent supportive housing facilities for persons with mental illness and mental disabilities.
 - Planned Accomplishments over the next five years: Partner with area non-profit organizations to determine and document needs levels for persons with mental illness.
- **Priority #2: Improve the quality of life for persons with mental illness through the provision of public services.**
 - **Goal:** To continue, expand, or initiate public services available to persons with mental illness.
 - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons with mental illness.
 - Planned Accomplishments over the next five years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with mental illness.

Priorities for Persons with Alcohol and Drug Addiction

- **Priority #1: Improve the quality of life for persons with alcohol and drug addiction through the provision of public services.**
 - **Goal:** To continue, expand, or initiate public services available to persons with alcohol and drug addiction.
 - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons with alcohol and drug addiction.
 - Planned Accomplishments over the next five years: Provision of public service funds to non-profit organizations meeting the basic needs of persons with alcohol and drug addiction.

In addition, New Castle County will continue to offer support to local agencies that provide outreach programs to individuals with drug and alcohol problems.

Priorities for Persons with HIV/AIDS

- **Priority #1: Improve the quality of life for persons living with HIV/AIDS.**
 - **Goal:** To continue, expand, or initiate public services available to persons living with HIV/AIDS.
 - **Objective #1:** To provide funds to local non-profit organizations which deliver needed services to improve the quality of life for persons living with HIV/AIDS.
 - Planned Accomplishments over the next five years include provision of public service funds to non-profit organizations meeting the basic needs of persons with HIV/AIDS.

In addition, New Castle County will continue to support efforts that provide affordable and accessible housing to people living with HIV/AIDS and organizations that provide supportive services to people living with HIV/AIDS.

Priorities for Persons with Other Disabilities

- ***Priority #1: Increase the range of housing options and related services for persons with disabilities.***
 - **Goal:** To provide assistance in meeting the supportive service needs and housing needs of persons with disabilities.
 - **Objective #1:** Assist in the delivery of supportive services to non-homeless disabled individuals.
 - Planned Accomplishments over the next five years: Provide assistance for services to supportive housing providers to serve individuals with disabilities.

2. Resources Reasonably Expected to be Available

It is increasingly difficult for New Castle County to fund non-homeless special needs projects due to the limited amount of funding the County receives annually to support housing and community development initiatives and the increasing amount of basic community needs resulting from current economic conditions. However, other resources are available on the federal, state, and local levels that area organizations can solicit to help provide affordable housing opportunities and supportive services to the County's non-homeless special needs populations. However, funding for these initiatives has also been reduced.

There are several resources available to support non-homeless special needs housing initiatives, including HUD Section 202 housing funds (elderly projects), HUD Section 811 housing funds (housing for people with disabilities), Section 8 tenant and project based rental assistance, Low Income Housing Tax Credits (LIHTC), Federal Home Loan Bank funds, funds from private foundations and other private entities, public housing funds, HOPWA funds, and other state and federal resources.

The County will continue to support the efforts of local and regional organizations that provide housing and supportive services to non-homeless special needs individuals.

Housing Opportunities for People with AIDS

*Please also refer to the HOPWA Table in the Needs.xls workbook.

1. Provide a Brief description of the organization, the area of service, the name of the program contacts, and a broad overview of the range/ type of housing activities to be done during the next year.
2. Report on the actions taken during the year that addressed the special needs of persons who are not homeless but require supportive housing, and assistance for persons who are homeless.
3. Evaluate the progress in meeting its specific objective of providing affordable housing, including a comparison of actual outputs and outcomes to proposed goals and progress made on the other planned actions indicated in the strategic and action plans. The evaluation can address any related program adjustments or future plans.
4. Report on annual HOPWA output goals for the number of households assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. Include any assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.
5. Report on the use of committed leveraging from other public and private resources that helped to address needs identified in the plan.
6. Provide an analysis of the extent to which HOPWA funds were distributed among different categories of housing needs consistent with the geographic distribution plans identified in its approved Consolidated Plan.
7. Describe any barriers (including non-regulatory) encountered, actions in response to barriers, and recommendations for program improvement.
8. Please describe the expected trends facing the community in meeting the needs of persons living with HIV/AIDS and provide additional information regarding the administration of services to people with HIV/AIDS.
9. Please note any evaluations, studies or other assessments that will be conducted on the local HOPWA program during the next year.

Action Plan HOPWA response:

Not applicable. The County does not receive an allocation of HOPWA funds from HUD. The City of Wilmington, a HUD entitlement community, administers HOPWA funds, which benefit both City and County residents.

Specific HOPWA Objectives

Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the Action Plan.

Specific HOPWA Objectives response:

Not applicable. The County does not receive an allocation of HOPWA funds from HUD.

Other Narrative

Include any Action Plan information that was not covered by a narrative in any other section.

City of Newark Cooperative Agreement

The City of Newark administers its own CDBG program using approximately \$300,000. As a sub-recipient of New Castle County funding, Newark uses its CDBG funds for a variety of programs to make owning and maintaining a home more affordable. Through these programs, the City aims to improve living conditions for Newark residents, to encourage home ownership, to preserve the existing housing stock, reduce the percentage of slum & blight areas and improve the appearance of older neighborhoods. These programs include:

- The Homebuyer Incentive Program provides funds to income-qualified first-time homebuyers to purchase affordable housing.
- The Home Improvement Program provides low interest, interest free and deferred payment loans for qualified repairs to owner-occupied properties of income eligible households.
- The Senior Home Repair Program provides free minor home repairs to income-eligible senior citizens, ages 60 or over, who are homeowners in Newark.
- The Newark Energy Watch Program provides free assistance to low and moderate income home owners to conduct diagnostic energy conservation audit and make repairs that increase the home owner's efficiency.
- The Newark Housing Authority (NHA) Modernization Program provides renovations to bring 504 handicapped units into ADA compliance, and renovate bathrooms for units occupied by seniors and the elderly.

In addition, Newark uses its CDBG allocation for parks and ADA curbs, ramp installations and/or improvements, fee assistance for recreational programs, shelter operational support and childcare assistance programs. The City of Newark also uses its CDBG funds to support the Youth Beautification Corps, a youth employment program.

Funding proposals are reviewed by the Community Development/ Revenue Sharing Advisory Committee, made up community members appointed by Newark City Council. The Committee reviews each proposal and submits a recommendation to Newark City Council for final approval. New Castle County typically consults with the committee on Newark's housing and community development needs. The Newark Planning Department is responsible for coordinating the planning and administration of the CDBG program.

**Code of Federal Regulations/ Eligibility Citations for Programs Conducted
July 1, 2014 through June 30, 2015**

The following table provides additional information on federal regulation codes and eligibility citations for programs to be conducted during the program year.